OLD AGE PENSIONS

W. SUTHERLAND

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OLD AGE PENSIONS

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OLD AGE PENSIONS

IN THEORY AND PRACTICE
WITH SOME FOREIGN EXAMPLES

BY

WILLIAM SUTHERLAND

"This question (*i.e.* Old Age Pensions) is assuming a different shape now that it is being approached from the practical point of view. The economic doctrinaire is less insistent, and it is agreed that something must be done. Opinion is divided only as to the means and the time."—JOHN BURNS, President of Local Government Board, in the House of Commons, 10th May 1907.

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PREFACE

IT is the object of this book to bring together, within small compass, the most recent information on the problem of old age pensions.

The book is in two parts. The first part contains a description of the principal pension schemes which have been proposed for adoption in the United Kingdom. The comparative importance of these is indicated, and the two principal of them—the universal scheme and the scheme of the Chaplin Committee of 1899—are investigated in detail with complete estimates of their cost. The latest official figures and information are used throughout. Finally, it is shown how much the two schemes have in common.

In the second part there is a freer discussion of the most important elements of the old age pension question; separate chapters

being devoted to the following topics: The persons who should be pensioned, the amount of the individual pension, the age limit, the pension authority, the financial burden, the effect of a pension scheme on wages. At the end of this part a practicable pension scheme is outlined, and the results which are likely to be effected by a pension scheme are indicated briefly.

Finally in Appendix A, in a series of short articles, a succinct description is given of the State system of old age pensions in operation in France, Germany, Belgium, Denmark, New Zealand, and the Australian Colonies. These systems differ, the one from the other, and each has an interest of its own.

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OLD AGE PENSIONS

PART I

CHAPTER I

THE COMMITTEES: RESULTS OF THEIR LABOURS

OLD age pension schemes are almost as numerous as the autumnal leaves in Vallombrosa. Were it not that they have been submitted in blocks to Parliamentary Committees to be sifted from time to time, there would be a danger of losing the most useful among the most useless proposals. But this danger has been averted. Authoritative Parliamentary Committees have applied themselves, with care and labour, to the task of separating the most practicable and desirable schemes from the others. In a field that is admittedly extensive, their labour, their spade-work, has proved most valuable. They have borne the heat and

burden of pioneers. They have broken the rough ground and made the way easy for others.

The demand for old age pensions in England may be said to have begun seriously with the publication of the Rev. Canon Blackley's proposal for the compulsory insurance of all persons, of both sexes and of every class, by the payment, between the ages of 18 and 21 years, of the sum of £10 or thereabouts, into a National Friendly or Provident Society, thereby securing to the wage-earning classes 8s. per week sick payment, and 4s. per week superannuation pay after the age of 70 years. This scheme, and others of compulsory insurance, attracted so much attention that a Select Committee was appointed in 1885 to inquire into them. This was the Select Committee on National Provident Insurance (1885-1887). It had a curious result. Canon Blackley's scheme was discussed to the exclusion of others. "Your Committee have to report," the members of the Committee declared in

their Report,[1] "that although the Reference was to inquire into the best system of National Provident Insurance against Pauperism, the inquiry has practically narrowed itself into an examination of one particular scheme, namely, that formulated by the Reverend W. L. Blackley, Hon. Canon of Winchester." The Committee were unable to recommend the adoption of the scheme, partly on account of difficulties connected with the proposals as to sickness and accident, but also on account of the general objections to any system of compulsion.

The next important step was taken in 1893, when a Royal Commission, under the chairmanship of Lord Aberdare, was appointed to consider the old age question generally, but, although the Commissioners examined a large number of pension schemes, they did not recommend the adoption of any.[2]

Thereafter the following four Committees

[1] P. iii., P. P. No. 257, Session 1887.
[2] Cd. Paper 7684, 1895.

were appointed within the next ten years to consider the subject further. There was first the Committee on Old Age Pensions (Lord Rothschild, chairman), appointed in 1896, to consider schemes "for encouraging the industrial population, by State aid or otherwise, to make provision for old age."[1] The Committee examined over one hundred schemes, but found fault with them all. The second of the four Committees was the Select Committee on Aged Deserving Poor (Mr Chaplin's Committee), appointed in 1899, "to consider and report upon the best means of improving the condition of the Aged Deserving Poor, and for providing for those of them who are helpless and infirm."[2] Differing from its predecessors, this Committee discovered a suitable pension scheme, and reported definitely in its favour, with the result that the efforts of the two subsequent Committees were expended in developing and improving the pension scheme thus discovered. The official designation of these two Committees is, the

[1] Cd. Paper 8911, 1898. [2] H. of C. Paper 296, 1899.

one, the Departmental Committee on Aged Deserving Poor (Sir E. Hamilton, chairman), appointed in 1900;[1] and the other, the Select Committee on the Aged Pensioners Bill, appointed in 1903.[2]

These are the Committees which have investigated the subject authoritatively and elucidated its leading principles. Their labours have been so thorough that, by common consent, there is no further need of elaborate inquiry into the principles of the subject. All that is wanted is to settle the details. This was the opinion expressed by the last of the Committees just mentioned above, that of 1903. The Committee reported "that all the materials available, apart from actual experiment, for the purpose of enabling Parliament to arrive at a decision upon the subject of Old Age Pensions have been exhausted in the numerous inquiries that have already taken place." And the President of the Local Government Board declared in the House of Commons, on the 10th May 1907, that if anything was to be

[1] Cd. Paper 67, 1900. [2] H. of C. Paper 276, 1903.

done it should be worked out, not by a committee, but by the departments of the State.

From all this mass of exhaustive information one pension scheme emerges, namely, that which gained the support of Mr Chaplin's Committee of 1899, and was further developed by the two subsequent Committees. Of all the pension schemes which have been propounded in the United Kingdom, this one (which may, for short, be described as Mr Chaplin's) is now the most authoritative. It has enjoyed sympathetic treatment and development at the hands of three Parliamentary Committees when no other pension scheme could gain any commendation at all. In the next chapter it is given in detail.

CHAPTER II

THE PRINCIPAL PENSION SCHEMES

OF the many pension schemes that have been proposed, four stand out prominent, and they alone have ever been considered seriously as at all practicable for adoption in the United Kingdom.

The Universal Scheme

There is, first and most popular, the universal scheme, under which a State pension of 5s. a week is to be granted to all persons who attain the age of 65 years. The scheme requires no specific contributions from the pensioners, and it imposes no limitations in regard to their characters. As soon as a man attains to the prescribed age of three score and five years, he is entitled to receive his pension.

Throughout the country a great measure of public opinion has declared in favour of this scheme, which has also enjoyed the powerful advocacy of Mr Charles Booth. But, in spite of this, the scheme has not been received with favour by Royal Commissioners. Lord Aberdare's Commission considered it carefully and rejected it decisively, primarily on account of the cost which it entailed, as the mere payment of the pensions would require, for the United Kingdom, at the outset, in 1907, an expenditure of over twenty-seven million pounds. But in spite of this apparent lack of success, the scheme continues to thrive. The organisations of the working classes all over the country are constantly declaring their preference for it; and, judged by all the ordinary tests, it is still the most popular of pension schemes in the United Kingdom.

The other three schemes are totally different. None of them is so sweeping or comprehensive. They are all less ambitious in the number of the persons whom they aim

at benefiting, but they are more exacting in the qualifications which they require from pensioners. The intention of embracing the total aged population is expressly renounced, and the schemes are not universal, but partial. Two of them are directed to benefit the thrifty section of the aged poor, and the third is designed to benefit the deserving.

The Thrift Schemes

The first of the two thrift schemes is one of "assisted insurance," voluntary or compulsory. Under it, any person who, at a stated age, deposits an initial sum with the State as a premium, and thereafter makes annual payments until he reaches the age of 65 years, will be entitled, with the assistance of contributions from the State, to an annuity of 5s. a week at the age of 65. Of the schemes which contemplate the payments as voluntary, Mr Chamberlain's is the best known; and of those which make them compulsory, Canon Blackley's.

Schemes of this kind were subject to careful examination by the Select Committee of 1885–1887, by Lord Aberdare's Royal Commission, and by Lord Rothschild's Committee, and they were almost ruthlessly rejected. "I have never seen how you could apply compulsion to any but persons who are in regular employment," said Mr Joseph Chamberlain. "It is very easy in their case to deduct their contributions from their wages through the employers; but in the case of persons who are their own employers, or who are in casual employment, a very large part of the population, I have never seen that it would be possible to apply this compulsory provision." Lord Aberdare's Commission quoted this opinion with approval and endorsed it.[1] They also added some other destructive criticism of their own. "Your Committee think that the proposal for compulsion . . . is a proposal which is open to very strong objection," reported the Select Committee of 1885-1887.[2]

[1] P. lxxvi., C. 7684, 1895. [2] P. v., No. 257, 1887.

And the results were not more favourable in regard to the schemes that contemplated voluntary payments. "Those who would avail themselves of the advantages of the scheme would be limited in numbers, and would be mainly confined to the higher strata of the working classes,"[1] Lord Aberdare's Commissioners reported. They also declared that "The accumulation by the State of funds which would have to be kept invested for long periods . . . would be a grave national danger." Also, the scheme would have no effect until forty years after its introduction.

The second of the thrift schemes has claimed a good deal of desultory support at one time or another. Lord Rothschild's Committee regarded it more favourably than any other scheme which they investigated. It was not that the Committee recommended its adoption. Far from it. They did not recommend the adoption of any scheme; but this was the plan which they found

[1] P. lxxviii., C. 7684, 1895.

least open to objection. The scheme itself is not so startling as so much mystery might suggest. It is a plan for granting a pension to all persons who could prove the possession at 65 years of age of an "assured income" of not less than 2s. 6d. and not more than 5s. a week, derived from real estate, household property, annuities, and trustee or other approved securities; the pension to be on a sliding scale calculated to bring the aggregate income of the individual to an amount of not more than 5s. a week.

The Committee (Lord Rothschild's) have explained the objects they had in view in giving this scheme their modified support. They wished to encourage thrift, and the good qualities that accompany it. The object of fixing the range of the applicants' wealth between 2s. 6d. and 5s. a week is explained by the Committee. "We consider that State aid cannot be justified," they say,[1] "unless it is limited to aiding the individual when circumstances beyond his

[1] P. 13, Cd. Paper 8911, 1898.

control make it practically impossible for him to save from his own earnings an adequate provision for his old age." But the possession at 65 of an income of at least 2s. 6d. a week is accepted as proof that the old person has been thrifty; and, had it been possible, it is extremely likely that he would have saved much more; but, since his total weekly income does not exceed 5s., this must be taken as ample demonstration that circumstances beyond his control have operated to keep him poor. The Committee, however, were not so far convinced of the logic or the utility of their favourite scheme as to recommend its adoption.

A variant of this second form of thrift scheme has also received much support. The intention is again to give a pension to the people who have demonstrated their ability to do something for themselves. It is suggested that pensions should be given only to those persons who obtain superannuation allowances from Friendly Societies; and the method of the scheme is this,—that

the State should grant a pension of an amount approximately equal to the superannuation benefit obtained from the Friendly Society. Lord Rothschild's Committee gave careful attention to this proposal, but their conclusions were not favourable. They found the scheme open to serious objection. It would scarcely benefit women at all. A guarantee, by the State, of the solvency of Friendly Societies would be involved, and this would be a matter of great practical difficulty. From the evidence which they heard, the Committee were disposed to doubt if the financial position of the Friendly Societies was strong enough to support the expenditure involved. And finally, the scheme would involve that members of Friendly Societies would receive preferential treatment over equally-deserving people who had invested their savings in Co-operative Societies, Building Societies, or Savings Banks, or other form of provident investment. The Committee did not recommend the scheme for adoption.

The Deserving Poor Scheme

The last of the four schemes is that enunciated by Mr Chaplin's Committee of 1899, developed by the Hamilton Committee of 1900, and approved by the Select Committee of 1903. It is the favoured child — the Benjamin—of the pension family. It has received more kindly treatment than any of the others. Its progress towards maturity has been uniformly smooth and pleasant. From the weight of these official recommendations (which do not, by any means, overwhelm it) this is by far the most authoritative of all the pension schemes. In the general consideration of the subject it undoubtedly occupies a very high place. Its only serious rival is Mr Charles Booth's universal scheme.

The plan of the Chaplin scheme is as follows: Any person, 65 years of age, being a British subject, would be paid a pension of an amount varying from 5s to 7s a week if he could show that :—

(*a*) he had not within the previous 20 years been imprisoned without the option of a fine ;

(*b*) he had not received poor relief (other than medical

relief), unless under circumstances of a wholly exceptional character, during 20 years prior to the application for a pension;

(*c*) he was resident in the district of the pension authority;

(*d*) he had not an income from any source of more than 10s. a week;

(*e*) he had endeavoured to the best of his ability, by his industry or by the exercise of reasonable providence, to make provision for himself and those immediately dependent on him.

Conclusion

Of these various schemes two stand out prominent: in comparison with them the others are negligible. They are the first and the last, the universal and the Chaplin scheme. These have obtained a measure of support out of all comparison greater than the others. The strength of the universal scheme may be measured by the hold it has gained in the country, in the number of its advocates, in their ability, in their whole-hearted vigour and zeal. The strength of the Chaplin scheme has been demonstrated amply in the wealth of support it has received from Parliamentary Committees. Between these two, the choice of a pension scheme

for application in the United Kingdom would seem to lie.

The universal scheme is considered in detail in chapter V., and the Chaplin scheme in chapter VI.

CHAPTER III

THE PROBLEM

I. *The General Statement*

"MODERN conditions of industry do not favour the aged. Work is driven faster, and needs more nerve, and its changing methods continually displace the old. The community may gain, but the old men suffer; hence their claim to special consideration. The case of women is even stronger, for they may spend lives of the utmost social utility with hardly any opportunity of saving for themselves." [1]

On these considerations, among other things, the advocates of old age pensions base their claims. Whatever may be the causes, there is no doubt about the results. The influence of age as a factor in pauperism

[1] P. 15, "The Aged Poor: a Proposal," by Charles Booth (re-issued 1906).

is demonstrated by irrefutable arithmetic. Large sections of the population, wage-earners and small shopkeepers, in proportion as they grow old, become poor. They have always lived on the full measure of what they have earned; and, when their capacity to earn is diminished, their ability to provide for the needs of their livelihood is proportionally weakened. If they cannot obtain assistance from friends and relatives they have recourse to poor relief. The study of pauperism in this country is almost identical with the study of the aged population. A short appeal to the few essential figures will amply demonstrate the point. As statistics are unavoidable here, a few must be given. To endeavour to do without them would be to attempt to build a house without putting in the framework.

The majority of the paupers in this country are old people. This is the conclusion proved by the official figures, obtained at different dates, throughout a period of eleven years (1892-1903). It is shown that 58 per cent. of all the adult paupers (that is those 16

years of age and upwards) are old people of 65 years of age or more. This conclusion is not drawn from the evidence of a single investigation only. It is no irresponsible offspring of the fervid imagination of a speculative statistician. It is the simple conclusion to be gathered from a series of impartial official investigations made throughout the period. Anyone who cares to examine further the details of these inquiries will find the necessary references in Appendix B.

When stated in a slightly different manner the close connection between pauperism and old age is even more clearly shown. In the whole adult population (*i.e.* persons 16 years of age and upwards), one out of every 43 persons is a pauper; but among those who are over 65 years of age, one out of every five is a pauper; among those who are over 75 years of age, one out of every four is a pauper; and of those over 80, one out of every three.[1]

The curious feature is that this condition

[1] P. iv., H. of C. Paper 113, 1904.

of pauperism among the aged has not improved throughout the period for which there is reliable information. On the 1st September 1903, it was just as bad as on the 1st August 1890; and, to judge on the evidence of these investigations and of others in the intervening time,[1] the only conclusion is that this high proportion of pauperism among the aged population is a very fixed, a very normal condition of modern life. In the language of the official publication:[2] "It appears that the proportion of paupers over 65 years of age in the total number of adult paupers has not varied much, though it has risen since the 1st January 1892, and that the proportion of paupers over 65 years of age to the estimated number of persons in England and Wales over that age on the respective dates has remained almost the same."

This result is the more surprising in view of the general evidence that the condition of the working classes has improved very largely recently. Of the reality of this im-

[1] For the results of these, see Appendix B.
[2] P. v. H. of C. Paper 113, 1904.

provement there can be little doubt; but it has not operated to reduce aged pauperism. The ordinary tests of increased wealth and well-being, the increase of wages, the shortening of hours of labour, better health, the longer life of the average working-man, the increase of small savings, alike demonstrate that the circumstances of the working classes have in fact improved materially; but the figures of pauperism show that as large a proportion of the aged as ever are dependent in their old age on poor relief. There is still a fifth or a sixth of the total population over 65 years of age who have recourse, year after year, to poor relief for their sustenance.

It is one of the ironies of fate that these substantial improvements in the condition of the working classes have contributed in part, at least, to maintain aged pauperism at a high level. A better system of sanitation and municipal government generally, increased medical skill, more temperate living, better wages during working years —all these things have tended to extend

the life of the working classes; while, at the same time, the increased pressure at which modern industry is run has made it more difficult for the aged to obtain employment.

The following figures amply indicate how much the average life of the working classes has increased. The Amalgamated Society of Engineers has a membership of over one hundred thousand workmen. The average age at death of the members has been as follows: in 1880 it was 43½; 1890, 50¼; 1900, 52; 1906, 54½. Or, to take the age at death of those in receipt of pensions from the funds of the organisation, it is found that in 22 years, or from 1885, the average age at death has risen from 67.01 to just 70 years.[1] In the Stonemasons' Society the average age at death has risen from 40¼ years in 1870 to 51¼ in 1905, and in the Bricklayers' Society it has risen from 44¼ in 1871 to 49 in 1905. The statistics of other unions show the same results, which form, altogether, one of the most striking

[1] P. 7, "Old Age Pensions," by George N. Barnes, M.P. (Secretary to the Amalgamated Society of Engineers).

comments on the results of the social changes effected in the United Kingdom during the past thirty years. The duration of life, among all classes, has been increased; among the working classes most of all.

There is another section of the aged poor who would make better use of a State pension than the pauper class. It is the non-pauper section, a class containing many members who have no greater wealth than others who become paupers; but who are, none the less, stronger in character, more self-reliant, more insistent in maintaining their independence, a more thrifty, a more persevering people. Much of the public sympathy that is commonly devoted to the pauper is much better deserved by this class. Many members of this class commonly spend, to excellent advantage, such little money as they possess, so that a small State pension would confer on them a greater advantage than on any other section of the aged. They would use it better.

To provide effective assistance for all these aged poor, and, at the same time, to do so

by inflicting the least possible loss and damage on the community at large—that is the problem of an old age pension scheme.

II. *Further Details*

A. *The Physical Weakness of the Aged*

It is often forgotten how largely the aged indoor pauper class is composed of invalids who require nursing and medical attention, and thus constitute themselves a very special class. So far as they are concerned there is little hope that the grant of a small pension by the State would enable them to leave the workhouse. A common suggestion is that friends and relatives would be able and willing to take charge of these helpless aged people if the latter were endowed by the State with pensions of 5s. or 7s. weekly. But the evidence available does not support the suggestion. Special inquiries were instituted for the Committee on the Aged Pensioners Bill, 1903, in twenty-one typical unions in England and Wales. These showed that (apart from those persons who,

in the opinion of the workhouse medical officers, could not satisfactorily take care of themselves) only 14 per cent. of the inmates over 65 years of age could live on a pension outside the workhouse with relatives having suitable accommodation for them, and only 10 per cent. were willing to do so. And this Committee reported that "the proportion of the aged poor who are now, or may in future be, in the workhouse, who could with advantage to themselves live outside with the aid of a pension will probably be found to be very small." It is a mistake to think that every inmate of a workhouse is consumed with a desire to leave it, or that he could leave it if he would.

A Parliamentary return,[1] prepared in 1904, showed how very large was the number of the aged paupers who were too weak, physically or mentally, to take care of themselves. The greater part of the aged indoor paupers were shown to be in this condition. Sixty-one per cent. of the total number of indoor paupers over sixty years of

[1] H. of C. Paper 113, 1904.

age were proved to be in such a state of physical or mental weakness that they could not satisfactorily take care of themselves.

If this section of the aged are to be brought within the limits of a pension scheme the pension problem is not to provide them weekly with the few shillings which will pay for their food and lodging; but, in addition, to secure for them the medical and nursing attention appropriate to their needs. This would certainly imply an expenditure, in individual cases, of more than 5s or 7s a week. And the same remark applies to other old people who are not in receipt of poor relief; but who are poor, and would receive pensions if pensions were granted. A large number of them are so weak and disabled that there is spent, at present, on their maintenance much more than 5s or 7s weekly.

B. *Urban and Rural Differences*

The rush of young people from the country to the towns, and the longevity of the rural population are factors of much importance in

the pension problem. Their immediate effect is to destroy the natural equilibrium that would ordinarily exist between the number of the young people and the number of the aged population in any average district. In the rural districts it is found that the number of the aged in the whole population is disproportionately large and that, in the urban areas, it is disproportionately small.

The following figures, taken from the Census returns of 1901, sufficiently illustrate the point :—

For every 1000 persons between the ages of 20 and 55 years there were persons of 70 years of age and upwards in certain places as follows :—

In the county borough of Barrow-in-Furness	24
In the city of Manchester	29
In the county borough of West Ham	32
In the county borough of Cardiff	33
In the city of Liverpool	36
In the metropolitan borough of Hammersmith	49

These are all urban areas ; now for rural areas :—

In the rural districts of		Norfolk .	137
,,	,,	Suffolk .	133
,,	,,	Somerset .	113
,,	,,	Essex .	111
,,	,,	Hertford .	93

These examples (which are somewhat extreme cases) indicate very well the great disparity that exists in the distribution of the aged population throughout the country.

The matter is important mainly from the point of view of finance. If, as is generally assumed, a part of the cost of the pension scheme is to be borne by the local rates in each district, the burden would press more severely on rural districts than on urban areas. If the pension was of uniform amount in both cases (as is proposed in Mr Charles Booth's scheme) this difference would be considerable.

This same point is emphasised by two other considerations, which are closely connected the one with the other. In the first

place, the average rateable value is higher in towns than in rural areas, so that the burden of the increased local taxation necessary for pension purposes, although it would press heavily on the towns, would be felt still more severely in the rural districts. And, secondly, the rural population is poorer in financial resources than the town population. There are more paupers among the aged population of the rural districts than there are among the aged in the towns. It was found, for example, that the total number of paupers over 65 years of age who were in receipt of relief in 50 typical *urban* unions in England and Wales formed 18 per cent. of the aged population; whereas, at the same time, in 50 typical *rural* unions the similar figure was 21 per cent.[1]

An Actual Case

The actual bearing of these considerations may best be shown by taking a practical example.

The case of a rural and of an urban district will be examined separately.

Rural District of Mildenhall

The rural district of Mildenhall in West Suffolk had a

[1] P. 19, Cd. 3618, 1907.

population (census, 1901) of 689 persons over 65 years of age. To pay each of these a pension of 5s. a week would cost £8957 per annum. The common suggestion is that one-half of this, *i.e.* £4478, 10s., should be borne by the local rates. As the rateable value of the property in the rural district (March 1907) was £43,928, this expenditure is equivalent to an annual rate of 2s. in the £ on this rateable value.

As to the saving that would be effected in expenditure on poor relief. The best available information [1] shows that there were, in the rural district, 196 persons over the age of 65 in receipt of poor relief, 35 of them receiving indoor, and 161 outdoor relief.

The average amount of out-relief in England and Wales may be put at about 3s. a week, and 5s. a week is about the average cost of maintaining a person in a workhouse. There are other charges in respect of sinking funds and the like, but these would not be reduced immediately on the starting of a pension scheme.

On these figures, then, of 3s. and 5s. a week respectively, the cost of giving poor relief to the persons abovementioned, namely, 35 persons costing 5s. a week, and 161 persons costing 3s. a week, would be, in all, £1711. This is equivalent to a rate of 9d. in the pound on rateable value.

If, then, one-half of the cost of the pension scheme was laid on this rural district, it would involve the levy of an annual rate of 1s. 3d. [2s. – 9d.] in the pound of rateable value.

County Borough of Barrow-in-Furness

In the urban parish of Barrow-in-Furness there were 1368 persons over 65 years of age (census, 1901). To

[1] P. 71, H. of C. Paper 113, 1904.

pay a pension of 5s. a week to each of these would involve an annual expenditure of £17,784. One-half of this is £8892, and on the rateable value of the parish, namely, £300,757 (March 1907), this is equivalent to an annual rate of 7d. in the pound on rateable value.

As to the saving effected in the cost of poor relief. From the same source as before[1] it appears that 200 persons (66 indoor, 134 outdoor) over 65 years of age were in receipt of poor relief. Taking, as before, the weekly cost of an outdoor pauper at 3s. a week and that of an indoor pauper at 5s., the annual cost of these 200 paupers is found to amount to £1903, which is equivalent to a rate of 1½d. in the pound of rateable value.

To impose one-half of the cost of the pension scheme on this urban district would then involve the levy annually of a rate in the pound of 5½d. [*i.e.* 7d. – 1½d.].

Comparison

This pension scheme would thus involve the levy of an annual rate of 1s. 3d. in the pound in the rural district of Mildenhall, and 5½d. in the pound in the urban parish of Barrow-in-Furness.

These figures (which represent an extreme case, but an actual one) indicate how considerably the local rates would be increased if one-half of the cost of the scheme was provided locally.

Even under the less expensive Chaplin scheme this is the case. In order to provide

[1] P. 166, H. of C. Paper 113, 1904.

one-half of the total cost of that scheme in the rural districts of England and Wales an average rate of 4.5d. would have to be levied, and, in the towns, an average rate of 6d.[1]

[1] P. 17, Cd. 3618, 1907.

CHAPTER IV

THE POOR LAW AND THE AGED

THE fundamental notion of the English Poor Law since 1834 has been its insistence on destitution as constituting the only claim for public relief. The question of how far an applicant for poor relief was deserving or undeserving was not to be taken into account. The idea of the matter was this. When the poor law administrators had satisfied themselves of the actual destitution of an applicant, their practice should be to offer him, not outdoor relief, but relief in the workhouse. Outdoor relief was to be kept within the narrowest limits, and granted only in exceptional cases. The normal relief was to be given in the workhouse, and this procedure was to be insisted upon. In the case of the aged and infirm the test of destitution was not so severe as

in the case of the able-bodied ; and it was in regard to the last section, the able-bodied, that the strictness of the rule as to out-relief was expressly laid down by the Poor Law Commissioners of 1834.

It is a Poor Law that is simple and virile. It is based on a single principle which any-one can understand ; it confines the action of the State within narrow limits ; and it discourages people from the habit of looking to the Government for assistance when they are perfectly fit to provide for themselves. It is a typical doctrine of an Age which placed thrift and strenuous individual action high among the cardinal virtues of the citizen. And in practice it effected the results at which it aimed. It drove the able-bodied paupers from the workhouses and from the privileges of poor relief. The national pauperism diminished continuously under its influence. Whereas in 1858, in every 1000 persons in the population there were 51 paupers, the similar proportion in 1900 was only 22.[1]

[1] P. 370, Cd. 746, 1901.

But different views are now taken of the requirements of the Poor Law. To the more fastidious mind of the present day, the primitive virtues of the earlier law appear as so many crudities, so many sources of social injustice. The more critical modern spirit insists on an altered course of treatment. It is disposed to discard the Spartan simplicity of the older Poor Law, and to demand instead that a different system of treatment should be meted out to the different classes of paupers. The sphere of State action is to be extended; and the paupers and the poor to be regarded as the victims of circumstances for which the State is, in large measure, responsible. A destitute person is no longer to be considered merely as such; but regard is to be had to the environment in which he was born and reared, and allowances are to be made on account of it.

It is in the treatment of the aged poor that the new ideas have most largely influenced the Poor Law. Public opinion has favoured a more liberal treatment of the aged, and especially of the deserving aged

poor. It is not that the older idea was harsh to the aged, but that the new idea is more lenient, more tolerant.

Lord Aberdare's Commission reported that, "except in crowded urban areas the great majority of aged poor in receipt of relief are given outdoor relief, while those receiving indoor relief are usually persons for whom it is necessary for substantial reasons."[1] And they went on to declare, "We are convinced that there is a strong feeling that in the administration of relief there should be greater discrimination between the respectable aged who become destitute, and those whose destitution is distinctly the consequence of their own misconduct; and we recommend that boards of guardians, in dealing with applications for relief, should inquire with special care into the antecedents of destitute persons whose physical faculties have failed by reason of age and infirmity; and that outdoor relief should in such cases be given to those who are shown to have been of good character,

[1] P. lxxxiii., Cd. Paper 7684, 1895.

thrifty according to their opportunities, and generally independent in early life." And, further, the Commissioners declared, "We desire to place on record in strong terms our conviction that where outdoor relief is given the amount should be adequate to meet fully the extent of the destitution."

In a letter which they addressed to Boards of Guardians on the 11th July 1896, the Local Government Board directed attention to these recommendations of the Royal Commissioners. In a further circular letter issued by the Local Government Board, on the 4th August 1900, it is stated, "The Board (*i.e.* the Local Government Board) consider that aged deserving persons should not be urged to enter the workhouse at all, unless there is some cause which renders such a course necessary, such as infirmity of mind or body, the absence of house accommodation, or of a suitable person to care for them, or some similar cause, but that they should be relieved by having adequate outdoor relief granted to them." And the circular urges further, "When, however, it is

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necessary that such persons (*i.e.* the deserving aged) should receive indoor relief, the Board consider that they might be granted certain privileges which could not be accorded to every inmate of the workhouse."

These extracts reflect the very notable change that had come over the spirit of the older Poor Law. The preferential treatment of the deserving aged is suggested, and the local authorities are encouraged to give them out-relief. In theory, as in practice, it would be a comparatively small matter to go a step further and to convert these aged deserving poor into old age pensioners. This would be a logical step in a course of development that has already proceeded far. But, for reasons that will appear in the next chapter, there is a considerable public opinion opposed to such a system of old age pensions.

CHAPTER V

UNIVERSAL PENSION SCHEMES

I. *The General Statement*

AS was shown in an earlier chapter (chapter ii.), two schemes for providing old age pensions have obtained an amount of support far in excess of that conferred on any other schemes. So far as the selection of a pension scheme is determined by the weight of public support (and, after all, such opinion is a very decisive factor), the choice of a pension scheme in the United Kingdom would seem to lie between a universal scheme somewhat on the lines of a grant of 5s. a week to all persons who are over 65 years of age, and a partial scheme somewhat on the lines of that proposed for the aged deserving poor by the various Parliamentary Committees.

The Universal Scheme

I. *The General Statement*

The object of a universal scheme of old age pensions is to afford State assistance to all who attain a certain age. There is no effort to pick and choose among the aged, to benefit the thrifty, and to exclude the thriftless; to give the pension to the old people of good character, and to turn away empty-handed those who are considered to be bad. All who are old enough are to share alike, the only necessary qualification demanded being the attainment by the applicant of a certain age, generally put at sixty-five years.

A universal scheme is easily understood; it is logical, and it treats all the aged population alike. Of the many reasons for which it is admirable none, perhaps, is more speedily appreciated by the men who read or write or speak, than the ease with which it can be expounded and defended. Like the doctrine of original sin, it is sympathetically

received by almost any audience, and is even more sympathetically expounded by the average speaker. It gains much support, also, for another reason that is not so directly due to its own inherent merits. Many people who sympathise strongly with the objects of partial schemes of old age pensions discover so many impediments to the proper realisation of these that they fall back on a universal scheme as the only practicable alternative.

Of universal pension schemes, the best known and most approved is undoubtedly Mr Charles Booth's, in the form in which it is given on page lxix. Parliamentary Paper Cd. Paper 7684, 1895. It is a scheme that is simple and concise. Every person, male and female, on attaining the age of 65 years, is to be given a pension of 5s. weekly out of public funds for the remainder of his life. Proof of age is to be the only qualification required from the applicants for pensions. That brevity which is said to be the soul of wit is not the least of the virtues of this pension scheme.

The great feature of the scheme is, of

course, its universality. This character, it is claimed, would distinguish it thoroughly from a gigantic measure of outdoor relief. Everybody would take the pension as a matter of course, whether he was rich or poor; nobody would receive it as a measure of charity. There would be no investigation into merit, none into destitution; no disabilities would be placed on the beneficiaries; every pensioner would be treated alike; all would be free, independent citizens; all would consider that they were receiving back from the State in their old age a part of the money which they had contributed to it in earlier years. The aged population would not be divided into a privileged class of pensioners and a non-privileged class; with the members of the former class parading themselves with all the pomp and circumstance of a new aristocracy; who, in true pharisaical fashion, despised their less fortunate fellows. The production of a certificate from a local authority to the effect that an applicant was thrifty and deserving and was of high character might be a very good basis on which

to establish an aristocracy. It would certainly reconcile, in a way, the claims of the desert of the individual and the supremacy of democracy. But the object of a pension scheme is more to prevent the making of paupers than to assist in the creation of peers.

It is precisely against the creation of such an aristocracy that the weight of working-class opinion would seem to be cast. All the evidence goes to show that working-class opinion is much more favourable to a universal than to a partial scheme. At conference after conference of Trade Union delegates, Friendly Society representatives, and delegates of Co-operative Societies this point has been made clear. The Parliamentary Committee of the Trade Union Congress expressed themselves in the following resolution which they passed on the 17th July 1907 :—

"That, in view of the publication of a Government Blue Book on the question of Old Age Pensions, and the prominence thereby given to schemes involving thrift and other tests of entitlement, the Trades Union Congress Parliamentary Committee again express their conviction that any pension scheme must be upon a non-

contributory and non-discriminatory basis, in order to be satisfactory to the working-classes." [1]

The reasons for this very decided preference on the part of the working-classes are as follows. If these reasons are not recognised, the main forces united in support of a universal scheme will not be comprehended.

In the first place, the pension is claimed on the broadest ground as a civil right inherent in every old person. "They were there to demand old age pensions as a civil right," said Mr G. N. Barnes, M.P., at the Trade Union Congress at Bath on 6th September 1907. "And they demanded them," he continued, "for the working-class population, because under the present social and industrial system those people had not had wages sufficient in their working life to enable them to put by anything for their old age." [2]

And there are other reasons: under a universal scheme there can be no doubt as to the persons who are to receive pensions.

[1] *Daily News*, 18th July 1907.
[2] *Times* Newspaper, September 7, 1907.

But any partial scheme must be administered with some appearance of arbitrary dealing. There must be men who enforce the lines of demarcation decreed by the law. The working classes do not care for this. They are suspicious of the expediency of leaving to a few men in each locality the task of dividing the aged poor into classes of "deserving" and "undeserving." They do not wish to increase the sense of power and patronage on the part of the Boards of Guardians or the other administrators who make the choice. It would be bad, they think, both for the givers and for the expectant receivers. The working classes believe that the independence of the aged would be weakened by any system making close investigation into past conduct, that the operation of any such scheme would resemble ordinary charity; that, in the phrase of the day, it would have "the taint of pauperism" about it. And this is the feature which working-class opinion is most insistent on removing from a pension scheme.

But more important, perhaps, is the work-

ing class preference for a universal scheme for this reason. Under the Chaplin scheme (and partial schemes in general) an applicant's desert is measured chiefly by his proved ability in having avoided to become a recipient of poor relief, and not by the number of his good deeds. Any one who has accepted poor relief during the twenty years preceding his arrival at the pension age is to be debarred from receiving a pension. This might be an excellent measure in a society where the recognised social virtues were more thoroughly economic than sympathetic; but, among the poorest classes, the virtues most commonly encouraged and admired are those of the heart and the sympathies rather than those of a selfish, calculating intellect. A narrow-minded, selfish, industrious man, who has never parted with a sixpence to a friend or relative in distress, who is niggardly in his own expenditure, and very saving, who has done nothing for his family, has the capacity for maintaining himself in periods of trade depression, and is very likely to arrive at the age of 65 without ever

having need to receive poor relief; whereas another man, similarly situated, equally laborious, but less selfish, with a larger heart and more generous sympathies who, throughout his life, has carried on his shoulders other people's burdens as freely as his own, who has made considerable sacrifices for his children, may very probably, at some time or another, during a period of trade depression, have been compelled to accept relief, actually or constructively, from the poor law, and so discover himself debarred from the benefits of the pension scheme. The test applied by most of the partial schemes would say that the former man was the more thrifty and the more deserving, but the public opinion of the working classes would scarcely hesitate a moment to declare in favour of the second. It would seem that these strictly economic tests accord less with the prevailing ideas of the poorer classes than of the richer; and this difficulty of selection is so much appreciated that the leaders of the Trade Unions and other working class organisations are of opinion that selection should not be attempted

at all; but that the pension scheme should be universal. "Individual desert is an elusive and subtle matter, and not to be satisfactorily dealt with by a Government official. He is the last person in the world to reach a just conclusion as to the temptations to which each of us has been subjected." Such is the opinion of Mr George N. Barnes, M.P., a Labour leader.[1]

One of the lesser merits of a universal scheme is that its cost of administration should be small. It is the least inquisitorial of schemes; and the less inquisitorial a pension scheme, the cheaper its administration. There are people who are not opposed to an economical pension system, but who shrink from giving support to any scheme which involves a large expenditure on administration. Some of them go so far as to suggest that they object more to every penny that is spent on administration than to every pound that is distributed in pensions.

Many objections are urged against uni-

[1] P. 13, "Old Age Pensions," by George N. Barnes M.P.

versal pension schemes. They come, in the main, not from the working classes, but from other sections of the community. Many of them are urged in no hesitating or uncertain manner. The principal objections are these. The universal scheme is the most costly of all the pension schemes, and should therefore be one of the last to be considered feasible. It confers pensions on people who do not need them, which is bad in policy and wasteful in practice. Universal pensions are really doles or largess distributed by the State on no principle of justice, but indiscriminately, without any check on the persons benefited or on the sums which they will ultimately receive as pensions. To become qualified for a pension, a person has to do nothing but to grow old, a feat which he cannot fail to achieve even though he tried. He makes no preliminary contribution to the scheme; he gives no proof of his industry or his merit. Under a scheme which limits pensions to deserving persons he would require to demonstrate his merit; under a contributory scheme the amount to

be paid him in pensions would always bear some relation to the sums he had previously paid in premiums, and would be limited by them. But the universal scheme is unique in the absence of all these checks, natural and artificial. It is a scheme which may be extended to almost any lengths. There are no limits to the persons to be benefited, and no limits to the sums to be paid them in pensions. Through the pressure of external forces, such as the exigencies of party politics, it is feared that the amount of the pension may be raised from 5s. a week to higher amounts, and that the age limit may be reduced below the level of 65 years. Comparisons are made with the doles of corn distributed to the city mob in the decadent days of Rome, and in the eyes of some of the prophets the ruins of Westminster are likely to be classed with the ruins of the Capitol if ever the scheme is adopted.

A minor defect in a scheme for the payment of a uniform pension throughout the country is that the scheme takes no account of the difference in the cost of living in

different localities. The cost of living is higher in the large towns than in the rural districts, and a pension that might be sufficient for sustenance in Cornwall would be much less adequate in London.

II. *The Cost of the Universal Scheme*

A. *The Amount Paid in Pensions*

The Registrar-General has estimated that the total number of persons aged 65 years and upwards in the United Kingdom in the middle of 1907 was 2,116,000. The yearly cost of granting a pension of 5s. a week to all these persons, without distinction, would amount, for the outset, for the United Kingdom, to £27,508,000, apart from the cost of administration.

It is a large sum, and is equivalent to a poll-tax of about 12s. 6d. per head on the total estimated population of the United Kingdom in 1907. But there is no intention that the money should be raised from all the members of the community in this proportion. Mr Charles Booth contemplated, in

the evidence which he gave before Lord Aberdare's Commission, that the bulk of the sum should be raised by equitable taxation in such a manner that "every one should pay in proportion to what he earns"; and a Labour Leader, Mr George N. Barnes, M.P., has suggested a 2½ per cent. tax on incomes as the source of the pension fund.[1]

But the difficulty of finding the necessary money has always been felt, even by the advocates of this scheme, as one of the principal objections to it. In order to reduce the cost it is proposed, therefore, to extend the earliest age at which persons would receive pensions from 65 to 70 or even to 75 years. Mr Charles Booth has now adopted the age of 70 years as the basis of his scheme;[2] and others have suggested the age of 75. In addition to a reduction in the cost, there is another advantage in starting the scheme at these more advanced ages. The scheme is kept on a smaller scale and

[1] P. 21, "Old Age Pensions," by George N. Barnes, M.P.

[2] P. 45, "The Aged Poor; A Proposal," Charles Booth (reissued 1906).

rendered more easy to work. This is a matter of some importance in making a practical commencement of a pension scheme.

The following table shows the numbers of pensioners for each of the three age limits, 65, 70, and 75 years, and the cost of paying them pensions :—

United Kingdom

	65 Years of age and upwards.	70 Years of age and upwards.	75 Years of age and upwards.
Estimated number of population (1907) .	2,116,000	1,254,000	635,000
Cost per annum of pension scheme of 5s. a week to all of the above . .	£27,508,000	£16,302,000	£8,255,000

These figures do not include the cost of administration, and they make no allowance for one or two other factors which must be considered in framing estimates which can claim to be complete. These elements will now be dealt with.

B. *The Cost of Administration*

The cost of administration is an important

factor in the scheme. It is not easy to express it in accurate figures, as many matters of detail are involved which may ultimately be decided one way or the other without any essential loss to the general plan of the scheme, but with considerable influence on the cost of its administration. The cost of administration must depend largely on the nature of the pension authority, *e.g.* whether it is composed of paid Government Commissioners or of unpaid local authorities, such as Boards of Guardians; on the manner in which the pensions are distributed, *e.g.* on the extent to which a new machinery is devised, or the existing machinery of the public registrars, the Poor Law administration, and the Post Office utilised; on the extent of the investigations to be made and the proofs required by the pension authorities from applicants; on the system of checks to be used to prevent fraud and personation on the part of recipients (or fraudulent recipients) of pensions; and also on the checks to be employed to prevent fraud by the officials who will deal

with the payments of the large sums of public money involved in a universal pension scheme.

The general plan of administration is clear enough. In Mr Charles Booth's scheme it is as follows. The local Registrar (of Births, Marriages, and Deaths) is chosen as the pension authority, because he has obvious facilities for determining the age of applicants. He knows also when they die—a matter of some importance in the practical working of the scheme. From him the applicant for a pension will procure forms which must be filled up. When the registrar has examined the form of application and also the applicant and has satisfied himself of the accuracy of the statements made, he refers the case, with his comments, to the Superintendent Registrar. The Superintendent Registrar also sees the applicant; and, if he too is satisfied with the claim, the case is passed. It is endorsed by the Treasury, the Local Government Board, or whatever central department supervises the pension work.

The pensioner would then receive a certificate of identity and a pension book, both of which he would present at the Post Office when the time arrived for the payment of his pension. The book would be post-marked at the proper space for each payment. A duplicate copy similarly marked would be kept at the office of payment, and in every case the postmaster making payment would be expected to satisfy himself that the person receiving payment was the person entitled to be paid. This is substantially the method now in use for the payment of army and navy pensions.

There are 635 Registration Districts and 2004 Registration Sub-districts in England and Wales,[1] and it is not too much to suppose that an official for pension duties would have to be appointed in each of the former. This, at least, would probably be necessary, however much the registrars acted gratuitously. He would hardly be paid a salary of less than £100 a year. He would require

[1] P. 14, vol. ix., "Census of England and Wales, 1901."

an office. There would be a good deal of correspondence, and there would be an office rent, rates, stationery, etc., to be paid. £50 a year would not be an excessive estimate for this. Mr Charles Booth has indicated that a doctor would be wanted to give certificates to pensioners when illness or infirmity prevented the personal collection of the pension. It is work that would occupy only a small part of the doctor's time, and it might be remunerated at £100 a year. This gives a total of £250 for each Registration District, and for the whole of England and Wales a gross total of £250 × 635, or £158,750. This is equivalent to .75 per cent. on the total sum distributed as pensions to those over 65 years of age in England and Wales.

There is also the cost of distributing the pensions. To distribute a sum of 5s. through the agency of the Post Office by means of a Money Order would involve a cost of 2d. for the Money Order. The cost of a weekly distribution of a pension of 5s. would amount in a year to 2d. × 52, or 104d.

(8s. 8d.). A pension of 5s. a week amounts for the year to 5s. × 52, or 260s. (£13). The cost of distributing the pension of £13 is, then, 8s. 8d., or $3\frac{1}{3}$ per cent. on the amount distributed. This cost would be reduced if the periods between the pay-days were increased. If pensions were paid fortnightly instead of weekly this cost would be reduced by one-half, from $3\frac{1}{3}$ to $1\frac{2}{3}$ per cent. Poor Law relief is generally distributed weekly; the pensions of retired sailors and soldiers once a quarter. Possibly fortnightly payments would suffice.

The whole cost of administration would then amount to $1\frac{2}{3}$ (or 1.66) plus .75, or 2.4 per cent. on the total sum distributed in pensions.

It is not easy to discover any large pension organisation, at all similar in character, in which, in practice, the cost of administration is as low as this. Perhaps the closest parallel is in the case of New Zealand, where the pension scheme is not universal. There the pension scheme is administered by registrars and stipendiary magistrates, most of whom

receive salaries in other capacities than as pension administrators. The actual payment of pensions is made through the Post Office, very much in the manner outlined above; and the total cost of administering the Old Age Pension system in New Zealand, since its commencement in 1899 down to the end of March 1906, has amounted to only 1.67 per cent. of the total amount distributed in pensions throughout the same period.[1] But in New Zealand the pension payments are made monthly. Also, the payments to individual pensioners are larger. Down to August 1905 the amount of the annual pension was £18; since August 1905 it has been £26. These rates are equivalent to 7s. and 10s. a week respectively. But it must be remembered that the scheme is not universal.

In all the circumstances it is not at all unreasonable to estimate the cost of administration of the British scheme at 2.4 per cent. of the total sum distributed in pensions. This is for the case when the age limit is 65 years.

[1] P. 5, H. 18, Session II., 1906, New Zealand.

When a higher age limit is fixed, the cost of administration bears a larger ratio to the total sum distributed in pensions. It may be taken at 3 per cent. for the age limit at 70 years and 3.6 for the age limit at 75 years.

C. *Deductions to be made*

1. *Saving in Poor Law Expenditure*

There has been practical agreement among the various committees which have considered the question of old age pensions in the United Kingdom that the cost of indoor relief would be practically unaffected by the operation of a pension scheme (see chapter III. A). It is on the expenditure on outdoor relief that it is hoped that a saving will be effected. The total amount distributed on out-relief in the United Kingdom in 1904-1905 was about £4,014,000. It has been estimated, as regards England and Wales, that about 50 per cent. of the total out-relief was distributed to people aged 65 years and upwards.[1] The exact figures are not available, but it may be assumed that the same proportion applies to the whole of the United Kingdom ; that is, that £2,000,000 is the amount of the out-relief distributed to persons of 65 years of age and upward. This out-relief to the aged would no longer be

[1] P. 19, Cd. 3618, 1907.

paid if the pension scheme were applied; and, consequently, there would be a saving in poor law expenditure amounting roughly to £2,000,000 a year.

2. *Aged Married Couples living together*

A slightly smaller pension might very well be paid to a married couple than to two persons living singly. In the case of a married couple living together there is the same expenditure for such items as rent and fire as for a single person living alone.

Suppose, then, that instead of a pension of 5s. a week being paid to each member of such an aged couple, there was paid to them a joint pension of 8s. a week, this would mean a saving of 2s. a week in regard to each such married couple.

In the census returns (1901) the numbers of such married couples, in the different age groups, is shown,[1] from which it appears that the above-mentioned saving of 2s. a week in respect of each such married couple would amount for the year, for England and Wales,

[1] P. 182, vol. vii., "Census of England and Wales, 1901."

to £47,511, £11,289, and £3810 for each of the three age groups respectively.

The population of Scotland and Ireland at the 1901 census was 8.9 million people; that of England and Wales 32.5 million. The proportional addition, then, in respect of Scotland and Ireland may be taken at $\frac{8.9}{32.5}$, or £12,828, £3048, and £1028 for each age group respectively. This gives totals for the United Kingdom of £60,339, £14,337, and £4838 respectively.

3. *Government and other Pensioners*

It has been suggested that reductions might be made in respect of those receiving Government and other pensions (other than the State old age pensions).

Those receiving considerable pensions might very well be excluded from the scheme; but where the pensions were very small in amount, there would be difficulty in justifying the exclusion, the more so as such pensions are, in the main, of the nature of deferred pay.

The number of these pensioners over the

age of 65 is unknown, but such information as is available about them is summarised briefly in Appendix C.

It is not possible to estimate the saving that would be effected under this head. In any case it is likely to be very small.

D. *Net Cost of Universal Scheme*

United Kingdom

The net cost of a universal pension scheme of 5s. a week to all the aged population is then as follows; for all persons who are—

	65 years of age and upwards.	70 years of age and upwards.	75 years of age and upwards.
Estimated number of population (1907) .	2,116,000	1,254,000	635,000
Cost per annum of pension scheme of 5s. a week to each of the above .	£ 27,508,000	£ 16,302,000	£ 8,255,000
Adding the cost of administration .	660,000	489,000	297,000
Gives a gross total .	28,168,000	16,791,000	8,552,000

To be subtracted from this there are the items of saving which have been estimated above, namely—

	65 years of age and upwards.	70 years of age and upwards.	75 years of age and upwards.
	£	£	£
In respect of poor relief . .	2,000,000	1,150,000 (say)	570,000 (say)
In respect of married couples living together	60,000	14,000	5,000
In all . . .	2,060,000	1,164,000	575,000

This gives a net total cost for each of the three age groups as follows; for those who are—

65 years of age and upwards £26,108,000
70 years of age and upwards £15,627,000
75 years of age and upwards £7,977,000

This is the cost of the universal scheme in the form which still finds many advocates; but, in the latest form of the scheme as expounded by Mr Charles Booth, further reductions of considerable magnitude have been introduced in respect of the people who would not trouble to collect their pensions under the conditions on which alone they would be paid.

This further development will now be considered.

III. *Later Developments of the Scheme*

Certainly at first sight the most curious, and, in some ways, the most serious, objection ever launched against a universal pension scheme was that which was elaborated by Lord Aberdare's Commission. It is nothing less than the assertion that a universal scheme, however universal it might be in name, would certainly not be universal in practice. It would be nothing more than a partial scheme. To reduce a universal scheme to the status of one that is partial, is obviously to rob it of most of its special glory. It is not only to steal the arrows from the warrior's quiver, it is to unstring his bow as well. If a universal scheme degenerates naturally and easily, even irresistibly, as the Royal Commissioners suggest, into a partial scheme, then the last condition of a universal scheme may not be very different from the last condition of a scheme that is partial by name and intention as well as in fact.

The Royal Commissioners argued as follows. Under any universal scheme, they declared, proof of the necessary qualifying age must be given by the applicants for pensions; and afterwards, on the lines of the general scheme, the pensioners would be required periodically to make personal application for their pension money. The Royal Commissioners considered that the wealthier classes in the community would not be willing to claim their pensions on these conditions, as they would scorn to submit to such indignities.

And even supposing all these indignities were removed, the difficulty would still remain. "It appears to us highly probable," the Commissioners reported,[1] "that if the scheme [*i.e.* the universal scheme] were ever to come into operation, a very general outcry would be raised against the payment of such an annuity to persons with even a moderate competence. We have found indications of this feeling in some of the witnesses who have been before us." They

[1] P. lxx., C. 7684, 1895.

proceed to quote from the evidence of a Mr Grout, himself a working man, who stated that, "The idea of pensioning a millionaire, as I think, would simply be absurd." And the Commissioners proceed: "The opportunity would be taken of exciting prejudice against persons in opulent or easy circumstances receiving such a pension, on the ground that they were robbing the poor of the money morally if not legally set apart by the nation for their exclusive use. In the face of such a feeling, we believe that it would be soon found that so general a disinclination to claim the pension would arise that the distinction would become, as it has been put, one of classes and masses, and the scheme would thus result in that very evil which it is the special duty of a universal scheme to avoid."

The truth of this criticism has been recognised by the principal exponents of the universal scheme; and Mr Charles Booth has even proposed, in his latest work, to increase still further the number of the non-pensioners by making the manner of pay-

ment of the weekly pension as disagreeable as possible.

What he proposes is this. Pensioners must be required to attend weekly, on a certain day and hour, the same for all of them, in a long *queue*, at the nearest Post Office, in order to receive their pensions. This is fundamental in the scheme. The pensions are to be paid "under regulations somewhat similar to those which prevail in the payment of wages at a factory," *i.e.* by gathering together and waiting in a *queue* until their opportunity arrives to receive the pension. In commenting on this, Mr Charles Booth continues :[1] "I do not think the weekly collection of the money will be felt as any hardship by those who have all their lives been accustomed to this method of finance ; and the fact that it would not particularly suit the well-to-do is an incident of which I do not object to take advantage, if it will to some extent obviate the objections most commonly raised to any scheme of general

[1] P. 48, "The Aged Poor ; A Proposal," by Charles Booth (reissued 1906).

pensions, viz. the great cost and the wastefulness of giving to those who do not need them." Other writers have reasoned in the same sense; and this is, without doubt, the most authoritative form in which the universal scheme now exists. It should also be remarked that criminals, lunatics, and some chronic paupers are also excluded by Mr Charles Booth from the pension scheme. But their numbers are small and may be neglected.

Stated shortly the position is this: the universal scheme has ceased to be one under which every old person will take a pension. Only a portion of the aged are intended to benefit; all who are rich are to be excluded. The only novel feature about the scheme (in addition to its name) is the method by which an old person's wealth is to be measured. This is not to be done by any declaration of income on the part of the applicant, or in any direct fashion at all; but indirectly, by the degree of the old person's unwillingness to stand in a *queue* at the door of the nearest Post Office at a stated hour

once a week, waiting until he receives his pension. The measure of his willingness to do this is recognised as the measure of his necessity. If he is really poor, it is thought that he will brave every element of discomfort and fatigue, and fight his way in the ranks of the *queue* until he receives the pension. The indignity of the proceedings will drive away some ; the inclement weather, the rain and the snow will frighten others, but the really necessitous old people will persevere through every difficulty, and the vigour of their perseverance will be the measure of their poverty. This is the position and the assumption of the most powerful advocates of the universal scheme.

It may well be doubted whether this result is really as satisfactory as most of its advocates imagine. Many of the most modest and timorous of the aged poor are likely to become frightened at the prospect of fighting their way to the pension in the manner described (which manner, it must not be forgotten, is now an essential part of the scheme). Their abstinence from taking

a pension would not be an indication of their wealth, but a proof of their modesty. The most steady and regular habitues of the *queue* would more likely be the hardy and vigorous vagrants who, though old, are still hale and hearty, well used to rough weather and rougher treatment.

Mr Charles Booth has estimated the reduction of cost resulting from the exclusion of the richer classes at "fully 15 per cent."[1] The figure will depend very largely on the severity with which the method of payment is enforced or relaxed. If the *queue* is kept waiting a long time in a leading thoroughfare, in all kinds of weather, the reduction will be larger; if kept but a very short time in a quiet, unfrequented street, it will be smaller.

It is not easy to find data on this point, but in some trade unions quite a large proportion of those eligible for pensions do not claim them. In the Amalgamated Society of Engineers, for example, of those who are

[1] P. 54, "The Aged Poor; A Proposal," by Charles Booth.

eligible for pensions, as many as 23 per cent. never claim at all; and those who take pensions do not, as a matter of fact, make their claim to be placed on the pension list until two and a half years, on the average, after the time when they have reached the prescribed age and are otherwise qualified.[1]

But an important factor operating for delay in this trade union case would not apply under a national old age pension scheme. The Society have a rule that pensioners must not work at any trade connected with the Society; and, if a hardy old man can succeed in earning more money by working at his trade than by becoming a pensioner, he persists at the former as long as he can.

Mr Charles Booth's figure of 15 per cent. may then be followed as the best available. On subtracting this amount from the cost of the scheme in the three age divisions, there remains as the net cost of a universal scheme

[1] P. 16, "Old Age Pensions," by George N. Barnes, M.P.

(5s. a week to all who claim it) for those :—

United Kingdom

65 years of age and upwards.	70 years of age and upwards.	75 years of age and upwards.
£22,192,000	£13,283,000	£6,781,000

CHAPTER VI

THE SCHEME OF THE CHAPLIN COMMITTEE

I. *The General Statement*

THE introduction of limitations into any general pension scheme means a loss of simplicity, a multiplication of inquisitorial investigation, and an increase in the cost of administration. The greater the number of the limitations, the stronger will these disadvantages become. In any partial scheme, also, there will be some difficulty in drawing a satisfactory dividing line between those of the aged population who are to receive pensions and the others who get nothing at all. And afterwards, when the scheme is in operation, there will be the trouble, such as it is, that the division will not always be made fairly and equitably in practice, free from bias and free from favour. In whatever manner the line is drawn in theory

dividing pensioners from non-pensioners, there will be, in practice, cases bordering upon it, on both sides, regarding which it may be said that injustice is done, whatever is the treatment actually meted out. These disadvantages are so obvious that they are continually urged against this scheme. But a scheme is not to be condemned because its drawbacks are obvious. What is necessary is to strike a balance between the advantages and the disadvantages and to appraise the value of the difference.

The principal merits of a partial scheme are two: it is cheaper, and it allows of preferential treatment being meted out to particular sections of the aged. Under it something can be done immediately for those of the aged who are most helpless and infirm. Those old people also, who, by general agreement, are most deserving of State assistance can be singled out and aided. To many advocates of pension schemes this separation appears to be both just and expedient. They consider that the old people who are helpless and infirm, or those

who have passed a respectable, hard-working life, should be treated differently from others who have grown old and poor through years of riotous and profligate living. They claim that it is not on behalf of this last class that old age pension schemes make their principal appeal to popular sympathy. Such schemes are seldom advocated as a means of providing more beer money for aged loafers who pass all their time in the vicinity of public-houses. And the advocates of partial schemes have not been slow to point the moral. They assert that, if a principal ground on which a claim to pension relief can be based is on behalf of the deserving and the infirm, this is a reason why the case of these people ought to be dealt with first, if not exclusively.

The Chaplin Scheme

Of all the partial schemes proposed, the most authoritative, as has been stated, is that recommended by Mr Chaplin's Committee of 1899 and the Committee of 1903, and elaborated by the Hamilton Committee

of 1900. The provisions of this scheme have been set out in chapter II.; the manner in which they would work, if applied to the population of 1907, will now be investigated.

According to this scheme the number of persons in the United Kingdom who would receive pensions in 1907, were the scheme then put into operation for the first time, would be 686,000. But it is estimated by the Registrar-General that the total number of the population of the United Kingdom of the age of 65 years and upwards in the middle of 1907 was 2,116,000. The residue of persons of pensionable age disqualified under the scheme is then 1,430,000, or more than two-thirds of the aged population. The pension scheme is thus calculated to confer pensions on a little less than one-third of the aged population.

The manner in which the remaining two-thirds of the aged population succeed in becoming disqualified is briefly this. One-half of them [*i.e.* one-half of the two-thirds] are not poor enough to come into the scheme at all, and the other half are not good

enough — they are not considered to be deserving.

Stated in very brief form, the Chaplin scheme would operate as follows had it been applied in 1907:—

	United Kingdom.	Percentage of aggregate population of the United Kingdom 65 years of age and upwards in 1907.
Estimated number of persons over 65 years of age in 1907, ...	2,116,267	100
Deduct—[1]		
1. For those whose incomes exceed 10s. per week, ...	778,283	36·8
2. For paupers, ...	541,682	25·6
3. For aliens, criminals, and lunatics,	33,661	1·6
4. For inability to comply with thrift test, ...	76,185	3·6
Total deductions, ...	1,429,811	67·6
Estimated number of pensionable persons,	686,456	32·4

[1] The deductions are calculated in the proportions borne by the corresponding estimates shown on page xxviii. of the Report of Sir Edward Hamilton's Committee (Cd. Paper 67, 1900).

The various causes of disqualification enumerated above are those specified by the Chaplin Committee of 1899, and are set out in full in chapter II.; the proportions in column 3 are those determined by the Hamilton Committee of 1900. The effect of the scheme and the investigations may be stated succinctly thus. One-third of the aged population have incomes of more than 10s. a week; another third, though poor, are thriftless and undeserving; and the remaining third are both poor and deserving. It is this last third who are to receive the pensions.

The number of pensioners would be still further reduced if all those were excluded who had incomes in excess of 7s. 6d. a week. A test census was taken in typical districts of Great Britain by direction of Sir Edward Hamilton's Committee; and it was discovered that, if the income limit had been fixed at 7s. 6d. a week instead of 10s., the result would have been to exclude nearly one-half of the aged population instead of one-third on account of wealth alone (the exact figures are 45 per cent. excluded under the

limit of 7s. 6d. instead of 36.8 per cent. under the 10s. limit).[1] In beginning a pension scheme the limit might very well be placed at 7s. 6d. a week.

II. *Cost of the Chaplin Scheme*

A. *The Sum Distributed in Pensions*

Mr Chaplin's Committee (1899) proposed that the amount of the pension should not be less than 5s. a week (£13 a year), or more than 7s. a week (£18 a year) according to the cost of living in the different localities.[2] Roughly speaking, what the Committee had in their minds was an award of 5s. a week in rural districts and 7s. a week in urban areas. According to the Hamilton Committee 6s. a week may be taken as the amount of the average pension in England and Wales, and 5s. 6d. as the amount of the average pension in Scotland and Ireland.[3] These figures are the most authoritative and will be followed here.

[1] P. 13, Cd. Paper 3618, 1907.
[2] P. xii. H. of C. Paper 296, 1899.
[3] P. xxv.-xxvii., Cd. Paper 67, 1900.

The number of pensioners and the actual amount of money distributed in pensions, in each of the three age groups, would be as follows, for the United Kingdom (1907) :—

	Persons aged 65 years and upwards.	Persons aged 70 years and upwards.	Persons aged 75 years and upwards.
Number of pensioners	686,000	387,000	190,000
Sum distributed in pensions	£ 10,466,000	£ 5,884,000	£ 2,889,000

B. *The Cost of Administration*

The Chaplin Committee of 1899 suggested that the pension authority should be a committee of the local poor law authority ; but the Select Committee on the Aged Pensioner's Bill 1903 were afraid of entrusting the pension work to a popularly elected local authority and suggested the appointment of "Special Commissioners for suitable areas." What the precise status of these special commissioners was to be the Committee did not make plain ; but it is commonly understood that these special commissioners would be appointed and paid by the central Government. The State as well as the local author-

ities would contribute to the pension scheme; and the commissioners would occupy a sort of neutral position protecting the interests of both. The poor law authorities have so large a knowledge of the aged population that a pension authority cannot afford to ignore them. Under the recommendations of both committees the experience of the poor law authorities would be largely utilised in the pension work. The actual payment of the pensions would be made through the medium of the Post Office.

The cost of administration of the Chaplin Scheme may be estimated as follows. There are 645 Unions in England and Wales, and it may be presumed that, for each, a pension superintendent or clerk would be needed. £100 a year would not be an extravagant salary to pay him. An office would be required in which he would conduct the business, and where the pension authority would hold its meetings. £50 a year would not be much to allow for office rent, rates and taxes, stationery, and other establishment charges. As much investigation of appli-

cant's claims is required under this scheme, an assistant clerk might be needed. An allowance of £50 a year for his salary would be far from excessive. This gives an expenditure of £200 a year for each Union, and for the whole of England and Wales an expenditure of £129,000.

In estimating the cost of distributing the pensions, it is assumed, as before, that the distribution takes place fortnightly, and is made through the agency of the Money Order department of the Post Office in the manner already described in regard to the universal scheme. A Money Order for 12s. costs 2d., and the annual cost of distributing this sum (12s.) once a fortnight among the pensioners (499,660 persons)[1] would be £108,260.

Thus the whole cost of administration of the Chaplin scheme for those 65 years of age and upwards in England and Wales would be £129,000 plus £108,000, or £237,000, which is equivalent to 3 per cent. on the amount distributed in pensions.

[1] P. 28, Cd. 3618, 1907.

This is the same figure as was obtained by the Hamilton Committee. For a smaller pension scheme, such as one beginning at 70 or 75 years, the cost of administration would be greater relatively to the sums distributed in pensions. Following the Hamilton Committee, the cost of the Chaplin scheme to commence at the age of 70 may be put at 4 per cent., and for the same scheme commencing at 75 at 5 per cent., on the amount distributed in pensions.[1]

The conditions within which this estimate is framed should be noticed. Little provision has been made for the elaborate system of investigation into the character and previous conduct of the applicants for pensions, needed under the Chaplin Scheme. It is assumed that the poor law authorities and the police give great assistance in this respect. In the administration of out-relief, at present, somewhat similar investigations are conducted, and during the year 1904-1905, for example, the latest year for which the information is available, the salaries and other allowances

[1] P. xxv. and xxxvi., Cd. 67, 1900.

of the officers connected with outdoor relief in England and Wales amounted to 15 per cent. on the amount of the outdoor relief distributed.[1]

C. *Deductions to be Made*

There would be a saving effected under this scheme corresponding to that which has been investigated under the universal scheme. There is no exact figure as to its amount; but the best estimate is as follows. The number of pensioners under the Chaplin scheme is roughly one-third of the aged population; and it may be assumed, then, that one-third of the saving effected under the universal scheme (p. 66) will be realised here. This implies a saving of £687,000, £388,000, and £191,000 in the three age groups respectively.

D. *Net Cost of the Chaplin Scheme*

The gross cost of the Chaplin scheme is, then, as follows (1907):—

[1] P. 16, Cd. 3618, 1907.

United Kingdom

	Persons 65 years of age and upwards.	Persons 70 years of age and upwards.	Persons 75 years of age and upwards.
	£	£	£
Amount distributed in pensions . .	10,466,000	5,884,000	2,889,000
Adding the cost of administration .	314,000	235,000	144,000
Gives a gross total of	10,780,000	6,119,000	3,033,000
From which is to be subtracted—			
	687,000	388,000	191,000
Giving as the net cost of the scheme . .	10,093,000	5,731,000	2,842,000

III. *Later Developments of the Scheme*

The number of persons qualified for pensions under the Chaplin scheme would be certain to increase with time. Under any partial scheme this is likely to happen. Under a universal scheme the only causes tending to augment the number of the pensioners are the natural increase of the population and the increased longevity of the British people, and especially of the labouring classes.

But under a partial scheme, when once

the terms are known on which pensions will be granted, people will set about adapting themselves to the conditions imposed, so as to become eligible for the pension at the time when they arrive at the pension age. Whatever else they do, they will take good care that, during the years immediately preceding the pension age, they do not incur the liabilities that render them ineligible for pensions. For a long time after the inauguration of the Chaplin scheme a continually increasing number of people would become eligible; and although there would be natural limits to the process, yet the certainty of a large increase in later years of the cost that would be sufficient at the beginning must be regarded as a principal characteristic of a partial scheme of this kind.

The Hamilton Committee of 1900 were much impressed by this consideration, and reported on the "certainty that many aged persons who are, under the present system, in receipt of Poor Law relief would be able in gradually increasing numbers to satisfy the

pension authority."[1] The Committee foresaw that large numbers of people who were then in receipt of poor relief during some period of the twenty years preceding their arrival at the pensionable age of 65 would manage, in the future, to dispense with this relief so as to be qualified for the pension at the age of 65. From the operation of this cause alone, it was estimated that the total number of persons pensionable would be nearly 49 per cent. higher in 1921 than in 1907.[2]

Of the various conditions of the Chaplin scheme, one has received a special amount of criticism. It is the condition excluding from pension relief any person who had received poor relief (other than medical relief) during the twenty years prior to the application for a pension. The difficulties in the way of applying it thoroughly are almost insuperable. No doubt the paupers of the most pronounced type, the chronic type, could in many cases be identified with ease and excluded from the scheme, but

[1] P. xxix., Cd. 67, 1900. [2] P. 14, Cd. 3618, 1907.

there would be the very greatest difficulty in applying the exclusion at all thoroughly. There are 1675 Poor Law authorities in the United Kingdom, and they have very imperfect records of their proceedings during the last twenty years. There would be much difficulty in certifying that an applicant for a pension, resident all along in the same district, had not received poor relief some years before; if he had passed the period in different districts the difficulty would be infinitely greater. Under existing circumstances it would be far from easy to prove that a John Smith, resident in Liverpool to-day, was the same as a John Smith who received relief in a casual ward of a London workhouse thirteen years ago. The difficulty would be still greater to identify him as the man who had been treated, under the name of James Robinson, in a workhouse in Cornwall fifteen years ago. There are differences in the administration of the Poor Law in Scotland, England, and Ireland which render the task still more complicated. In many instances, also, the strict application of

the rule would exclude from the pension scheme persons whom there was no real intention of excluding. Such are the cases, for example, of persons who have been in receipt of relief constructively by reason of poor relief given to some one else, and of deserving widows who have been forced by a hard fortune to accept Poor Law assistance for themselves or their families.

These difficulties could obviously be met, in part, by expressly excluding these more deserving classes from the operation of the rule, and also by reducing the period within which the receipt of poor relief disqualifies from twenty to ten or five years; but many of them would still remain.

CHAPTER VII

CONCLUSION

FROM the examination of these principal pension schemes one feature stands out prominent. It is the near approach that is now made by the so-called universal scheme to a partial scheme which does not retain all the disqualifications of the original Chaplin scheme, but only that one relating to wealth, namely, that all persons having incomes of more than 10s. a week should be excluded from the benefits of pensions, and the minor condition excluding criminals, aliens, and lunatics.

This is a most interesting and important result. The two schemes are identical in the main result which they hope to achieve —the pensioning of the poor and the exclusion of the rich. In the partial scheme

the exclusion of the rich is done directly; in the universal scheme, indirectly. The essential manner in which the two schemes differ is this. The advocates of a universal scheme offer every old person a pension, but exclude the rich by the method of making payment. The advocates of the partial scheme promise a pension only to those who are left over when the rich have been subtracted from the whole population. The people actually benefiting in the two cases would be practically the same. The similarity in these results indicates the progress that has been made on the way towards complete agreement between the powerful advocates of these formerly widely-separated schemes.

It should not be difficult to carry the matter further and to effect a compromise on the details on which there are still some differences of opinion. The lines which such a compromise might take are fairly obvious. The Booth scheme might sacrifice some part, at least, of its *queue* method of

making the weekly pension payment; and, from the original Chaplin scheme, there might be shorn some portion of the disability attaching to the previous receipt of poor relief.

PART II

CHAPTER I

THE PERSONS WHO SHOULD BE PENSIONED

THROUGH all the national schemes of old age pensions there run two main ideas which determine the sections of the population admitted to pensions. There is first the desire to confine the pension scheme to the really necessitous aged only, and to provide them with nothing more than the very minimum sum required to maintain existence. It is an irreducible minimum, below which the most parsimonious pension scheme can scarcely fall. The idea is to give relief to very real necessity only. The French pension system formulated by the law of July 14, 1905, and in a lesser degree the system in

Victoria, Australia, are based on this principle.[1]

But the popular conception of a pension system goes much further. It is inspired by the more ambitious idea of providing the aged population with something more than this, with something that is a reward for bearing the burdens of the State in earlier years. A pension scheme is not to be restricted to the people who are necessitous. Its benefits are to extend to others. And the amount of the pension is not to be cut down to the barest subsistence level, but is to be larger and more generous, leaving some small margin for the provision of some comforts. In a word, this class of pension scheme centres in the idea of reward. The aged have done something for which they are now to be recompensed. They have grown old in bearing the burdens of the State ; and, accordingly, the State ought to bear some of their burdens when they become old and feeble. In the frequently

[1] For a more detailed description of typical old age pension systems in other countries, see Appendix A.

quoted words of the preamble to the New Zealand Pension Act of 1898, "it is equitable that deserving persons, who, during the prime of life, have helped to bear the public burdens of the colony by the payment of taxes, and to open up its resources by their labour and skill, should receive from the colony a pension in their old age." In New Zealand, New South Wales, and Denmark the pension schemes are directed, according to this principle, to reward the deserving poor.

It is this same idea of reward applied to the aged population indiscriminately, and not limited to the deserving portion only, as in the above-mentioned cases, that is the basis of the claim for universal State pensions for the aged. But none of the great nations have yet proceeded so far as to adopt a universal scheme. In no case do they provide a pension for every person over a certain age who cares to ask for it; but, on the contrary, they require their citizens to satisfy a considerable number of conditions before the right to a State pension is

admitted. In New Zealand, for example, an applicant for a pension must have reached the age of 65 years; he must be poor (his yearly income must not reach £60), sober, and reputable. He must never have deserted his wife and his children; nor must he ever have been imprisoned for long periods. New South Wales has a similar scheme, and Denmark's is not very different. In Denmark a strict line of demarkation is drawn between the respectable aged poor who become pensioners, and the less respectable aged poor who become paupers. If an old man is in a state of poverty he will gain admission to the pauper class; but before he is allowed to enter the ranks of the old age pensioners he has to demonstrate other qualities. It has to be shown that he is of good character and good reputation. He must not have been convicted of crime, drunkenness, or immorality; he must not have led such a life as to cause scandal; and, during the ten years preceding his application for a pension, he must not have received pauper relief. As an old age

pensioner he retains every right of citizenship, and is treated very differently from the members of the aged pauper class. The one intention is to divide the aged necessitous poor into a deserving and an undeserving class, and to limit the pension strictly to the former.

And the meaning of this should be noticed. Although these schemes fall so far short of the ideal of a universal pension system, they are the pension schemes which give the greatest recognition to the idea of reward. They are the great national pension schemes actually in existence which treat the aged classes most generously, which go furthest in the direction of a universal pension scheme. It is an interesting comment on the manner in which other nations have had to be satisfied with something much less than a comprehensive universal pension system.

Should a national pension scheme, then, be confined to the really necessitous poor; or should it, expanding a little, go beyond this and endeavour to reward the aged deserving

poor generally; or, still more ambitious, ought it not to extend still further afield, in the best spirit of adventure, and include the entire aged population, leaving out those only who were very wealthy, but including all the people who, though not opulent, enjoyed very much more than the minimum necessaries of existence? There are obviously those three steps on the pension way; and however eager anyone may be, with tried or untried vigour, to leap to the third at once, he might do worse than follow the more staid and formal course of mounting step by step. It is the plan suggested by the practical consideration, also, that the thing that is most urgent should be accomplished first. However much the nation may sympathise with other classes of the aged and may wish to benefit them, it is not denied that the claims of the very poorest and most necessitous of the aged are by far the most deserving of early attention.

The persons first made pensionable might, then, very well be such as satisfied the condition that they lacked the means of susten-

ance, and were, in addition, unable to provide by their efforts for the minimum needs of their existence. Those who suffered from an incurable infirmity or malady should be admitted to the scheme irrespective of their age, but in the case of the others there should be an age limit.

There would be no elaborate investigation into character, but after a person's title to a pension had been admitted some discretion ought to be exercised by the pension authority regarding the actual persons to whom payment of the pension should be made. "There are an enormous number of people in a condition, mentally, morally, and physically, in which a pension of 5s. a week would do more harm than good," said Mr John Burns, President of the Local Government Board, in the House of Commons, on the 10th May 1907, and in many of the cases in question it would be unjust to prevent the pension from being applied for the benefit of the old people concerned. For example, in the case of a stupid old man, who earns nothing but yet spends on drink any money he ever commands, who

lives with a poor, hard-working, respectable daughter, and entirely at her expense (and the case is a real one), it would be proper for the pension authority to pay over direct to the daughter each instalment of the pension due in respect of her father. And, generally, a discretion should be allowed to the pension authority to make payment of pensions in such cases to suitable guardians. In other cases also it might clearly be the duty of the pension authority to suggest to, and even to urge, an aged person to enter an hospital or home, when it was obvious that this was the better course. The pension, in such a case, would be paid to the hospital authorities, and the aged pensioner would obtain the advantage in the higher standard of comfort which he would enjoy in the institution in which he was placed.

CHAPTER II

THE AMOUNT OF THE WEEKLY PENSION

I. *The General Statement*

THERE is much disagreement as to the basis on which the amount of the weekly pension should be calculated. Some advocates are in favour of graduating the pension to the needs of the pensioner, while others favour schemes which do more to encourage thrift and saving.

One obvious system is to make the pension large enough to suffice, at all times, for the proper maintenance of the pensioner. It is certain that in many cases the pensioner would have no money of his own. It would seem, therefore, that the pension should be large enough to supply all his necessary wants on a minimum scale. To fix it at anything less would be to leave unsatisfied

some of the pensioner's legitimate needs. And according to this demand the measure of the pensioner's necessity ought to be the standard by which the amount of individual pensions should be reckoned.

But this standard is not a very fixed one. However it is measured, the necessity of an old person is a variable quantity, even for the same individual. An old man living with a son in a rural district will have a smaller standard of necessity than when he dwells with another son in a large town, for the cost of living is likely to be lower in the rural district. And the standard will vary still more with changes in the pensioner's health and mental condition. The health of the aged in general is neither very robust nor very constant. It is subject to many variations which would lead to demands from the pensioners for an increase in their pensions. Careful investigation of these requests would have to be made by the officials administering the scheme. Larger pensions would require to be granted, and, altogether, the

scheme would become more difficult to work and more expensive.

Two other objections to the necessity standard are of much importance. According to the first, every discouragement would be given to live thriftily and to save against the coming of old age. The man who had provided himself, out of his own savings, with a few shillings a week in his old age, would be in the same position as the man who had lived riotously and never saved a penny. If a pension of 6s. a week was fixed as the necessary amount, the man who had 2s., 3s., 4s., or 5s. a week from his own savings would have that amount brought up to the level of 6s.; but the man who had saved nothing at all would also have his 6s. weekly from the pension fund. Such a provision could not fail to check the impulse to self-help.

The second objection is not so obvious. It has been demonstrated very amply in the working of the pension scheme in Denmark, where the law required that the pension "must always be sufficient for the support

of the pensioner." Experience has shown that, on this basis, the pensioner is chronically uneasy regarding the correctness of the assistance he receives. He regards his own necessity as a more elastic quantity even than it is. It is his constant endeavour to convert the administrators of the pension scheme to his point of view, and he frets over his constant failures in this missionary field. As Elatsraad Jacobi, President of the Copenhagen Old Age Relief Department, has stated, when speaking from experience: "At one time it seems to him (*i.e.* the pensioner) that the assistance given is too small in proportion to what others, seemingly similarly situated, receive, and at another time it will—what is very natural for every indigent person—seem to him that, after all, he has not what *he* considers as necessary. And the result is therefore frequently an increasing dissatisfaction instead of the reverse." [1]

It is clear that the basis on which the pension payments should be calculated must

[1] P. 84, H. of C. Paper 276, 1903.

have regard to two conflicting objects, namely :—

1. To encourage thrift and certainly not to discourage saving. On this account it is desirable to keep the amount of the pension small.

2. To give adequate relief, *i.e.* something similar to that which is required under the "necessity" test.

To make either of these two principles the sole basis on which to calculate the amount of the pension payments is obviously to incur the dangers following from the violation of the other. What is needed is to devise a compromise that gives adequate expression to the advantages of both.

In the practice of other nations, different countries have estimated differently the importance of these rival considerations. In Germany the Government was powerfully influenced by the first—the thrift consideration. The State pensions were intended to be "more than mere pocket-money," but were yet expressly described

as "subsidiary only" to the results of independent thrift. They are therefore very small in amount, and are paid only under a system of compulsory insurance. But in Denmark, on the other hand, the case is totally different. The necessity standard was declared by law to be the basis on which the individual pensions should be reckoned, and the scheme is non-contributory. In France also a necessity standard is adopted, but in New Zealand the pension payments are of the fixed amount of 10s. a week.

II. *Practical Examples*

The following are examples of the amounts paid under some of the principal pension schemes at present in operation throughout the United Kingdom.

The Admiralty

The Admiralty has many pensioners; in 1905-6 they numbered 45,822, and the amount of national money paid them in that

year was £2,297,635, or an average pension per man of £50 for the year. In this number are included pensioners great and small; and, at the present moment, the point of inquiry is only for a statement of the sums that are considered adequate for the maintenance of a man on the smallest and most economical basis.

The following are the Admiralty provisions that help.[1] An ordinary seaman, petty officer, or boy, discharged from the Service on account of wounds or hurts received in action or otherwise in the execution of his duty, shall be allowed a pension as follows. If he has lost two limbs or is otherwise so severely wounded or hurt as to require the care and attendance of some other person, his pension ranges from 1s. 6d. to 2s. a day. If he has lost one limb or eye, or is otherwise severely wounded or hurt, but does not require the care of another person, the pension ranges from 1s. to 1s. 6d. a day. For injuries less than the foregoing, and such that the man affected is not completely disabled but is able

[1] Article 2134, Regulations and Admiralty Instructions, 1899.

to contribute in a small degree to his own support, the pension allowance is from 9d. to 1s. a day. If he is able to contribute materially to his own support but is unfit for further service, the pension is from 3d. to 9d. a day; and if he is able to contribute wholly to his own support but is unfit for further service, it is entirely at the discretion of the Admiralty whether he will be granted any allowance at all, and if so, its amount. If the man is totally blind from unavoidable causes due to the service, an extra 3d. a day is granted in addition to whatever is payable according to the above scheme.

In fixing the pension between these stated limits, allowance is made by the Admiralty for the length of service, rating, and character of the individual, and for the circumstances under which he was wounded. The pensions are, of course, not confined to men of particular ages.

The Army

In the year 1905-6 the number of military pensioners in connection with the British

army was 103,542, and the cost of their pensions £3,489,000. This gives an average of £34 per man for the year; but in these figures, as before, are included pensioners great and small; and the object of the present discussion is not to discover the pension that is adequate to the dignity of a retired colonel, but to indicate the pension which is a necessary minimum to support the retired private.

For a private, gunner, driver, or sapper discharged as unfit for further service on account of wounds or injuries or sunstroke received in action or in the performance of military duty, the scale of pension[1] runs between the limits of 1s. 6d. and 2s. 6d. a day if he is totally incapable of earning a livelihood; and between 6d. and 1s. 6d. a day if he is partially capable of earning a livelihood.

The pension is fixed between the above limits according to the degree of the injury suffered, the length of the man's service, his character, and, if wounded, any peculiar

[1] Article 1169, "Army Pay Warrants," 1906.

circumstances attending his conduct at the time the wound was received. The pension may be increased afterwards in the event of increased disabilities resulting from the original causes. Young men as well as older men may be qualified for these pensions.

Trade Unions

Many Trade Unions pay superannuation benefits to aged members. The following are instances.

The Amalgamated Society of Engineers pays superannuation benefit to members "who through old age or infirmity are unable to obtain the ordinary rate of wages." The qualifying age for the beginning of the relief is 55; and before a man is entitled to receive relief he must have been a member of the Society for 25 years. The amount of the pension payable varies from 7s. a week to 10s. a week, according to the number of the pensioner's years of membership of the Society. If he has been a member for 25 years, and satisfies the above conditions

as to age or infirmity the pension to which he is entitled is 7s. weekly; if he has had 30 years of membership the weekly pension to which he is entitled is 8s.; if 35 years' membership it is 9s.; if 40 years it is 10s. But the pensioner is not allowed to work at any trade connected with the Society; although he is entitled to the benefits of the Society irrespective of any income he may derive otherwise from private means.

The conditions in other Trade Unions are very similar. In the Steam Engine Makers' Society, for example, the amount of the weekly pension varies from 7s. to 11s.; 7s. a week being paid to qualified applicants who have been members of the Society for 30 years; 8s. a week to those with 34 years' membership; 9s. a week to those with 37 years' membership; 10s. to those with 40 years' membership; and 11s. a week to those who have 45 years' membership of the Society. In addition to those years of service the applicant must be 55 years of age, and must be incapable of following any of the branches of his trade on account

of old age. When once he becomes a pensioner of the Society he is no longer allowed to work at his trade or any branch of it.

In the Amalgamated Society of Carpenters and Joiners an age of 50 years and 18 years of membership of the Society entitle a qualified applicant to a pension of 7s. weekly; 25 years' membership entitles him to a pension of 8s. a week. He must be incapable of earning the usual amount of wages of the locality; and is not entitled to benefit at all while earning more than half wages at his own trade. But he is allowed to work at any other trade or calling not connected with the Society.

In the London Society of Compositors the pensions payable vary, similarly, from 5s. to 10s. a week; in the Operative Bricklayers Society they vary from 5s. to 9s. a week, according to the number of years of membership of the Society; in the Society of Operative Stonemasons they vary, in like fashion, from 5s. to 9s. weekly.

Pensions from Charities

It is common knowledge that there are many charity organisations in the country which make a special duty of relieving the aged, but the information about them is almost as diffuse and scattered as their action. The Charity Commissioners have certain duties regarding some of them in England and Wales, and, in discharging such duties, have special opportunities of forming opinions on the subject. They have calculated that the total amount applicable to pension and almshouse charities in England and Wales is certainly not less and is probably more than £661,000 (1907); but they cannot state the amount of the individual pensions, nor the total number of the pensioners benefited by the payment of that sum.

But information [1] on these last points has been obtained in respect of the charities in four typical counties of England, namely, Lancashire, Durham, the West Riding of

[1] P. 22, Cd. 3618, 1907.

York, and Wiltshire. From these it appears that the total number of pensioners (other than those provided with rooms only) of the ascertained charities in these four counties was 2815, and the amount distributed in money among them £42,557; which gives an average money allowance of £15, 2s. a year or about 5s. 10d. per week for each pensioner. But the large majority of these charities were almshouse charities, which are scarcely the same as charities in which the sole benefit granted the pensioner is a money payment. It is interesting to notice that the above expenditure of £42,557 represented only 56 per cent. of the gross income. The total expenditure was £75,553, the difference £(75,553 - 42,557), or £32,996, being expended on the almshouses, and on the salaries of the masters, chaplains, and other officials connected with the management of the institutions.

Of the above figures those relating to the army and the navy are the most useful in assisting to fix the limits of State pensions which are near to mere subsistence levels.

In the case of the Trade Unions, the allowances paid are largely the consideration for many years of membership, and many subscriptions paid to the unions. In the case of the charities surveyed by the Charity Commissioners, so much has to be allowed for the cost of the almshouses and the expense of the administration that the remaining figures are not very valuable.

The result would seem to be that 10s. 6d. a week was considered as the minimum sum on which a person could subsist who was totally incapable, and needed the care and attention of some other person; and that, for a person, partially incapable, 5s. or 7s. a week was considered about the minimum.

III. *Conclusions*

Five shillings a week has been the amount of the pension contemplated in a large number of the old age pension bills introduced into Parliament; and it is the sum that has been claimed by most of the congresses of Trade Unions and similar organisations which have formally adopted resolutions on the subject.

But it should be clearly understood how much can be accomplished with this sum. What has just been stated above indicates very fairly that, for the pensioners in the circumstances described, the pension of 5s. a week is regarded as a sort of irreducible minimum.

This view is further enforced by the evidence of several skilful investigators who have made a special study of the subject of poverty. In his inquiries regarding the City of York, Mr Seebohm Rowntree has placed the minimum necessary expenditure per week for one man or one woman at 7s. In this figure no allowance was made for a newspaper, tobacco, a postage stamp, or any other form of luxury. The figure was made up as follows: 3s. for food, 1s. 6d. for rent and rates (a single room), 6d. for clothing, and the remainder, 2s., for fuel (a comparatively large item), light, soap, and other necessary sundries. [1]

But it must be recognised that, at present,

[1] Chapter iv. "Poverty: A Study of Town Life," by B. Seebohm Rowntree.

many old people appear to subsist on considerably less than 7s. a week. The following two cases are instances. They are taken from the annual reports made by the general inspectors of the Local Government Board.

Case of a widow over 70, living in one room, rent 1s. 6d. She gave the following as a typical week's expenditure :—

	S.	D.
Three-fourths cwt. of coal .	0	6
Bread, 2 lb. . . .	0	2½
3 ounces tea . . .	0	3
Milk	0	6
Meat	0	4
2 lb. sugar . . .	0	3
	2	0½

She was in receipt of 4s. a week out-relief, on which she lived.[1]

In the second instance an old married couple live together on an income of 8s. a week.

The man is 65; wife 61. They live

[1] P. 515, Annual Report of Local Government Board, 1905-6.

in Hull. Man was born in Driffield, was a farm labourer until 22, then went to Hull and worked as a dock labourer up to one year ago. Now unable to work because of rheumatism. Had no family. Joined a friendly society, but lapsed, unable to pay contributions. Earned on an average £1 a week when a young man, but during last ten years only averaged 10s. a week. Wife takes in a little washing.

The following is the weekly budget :—

Income.	S.	D.	Expenditure.	S.	D.
Parish pay . .	5	0	Rent . . .	3	3
Minds a baby (2 days) . .	1	0	Cinders and coal .	1	6
Wife (washing) .	2	0	Half stone of flour .	0	9
			¼ lb. tea . .	0	3
			2 lb. sugar . .	0	4
			1 lb. margarine .	0	4
			Lamp oil . .	0	4
			Bacon . . .	0	4
			Sundries . .	0	11
Total . .	8	0	Total . .	8	0

Friends are said to help, in this case, with a little food and old clothing.[1]

[1] P. 515, Annual Report of Local Government Board, 1905-6.

It may be recalled, also, that throughout the whole of England and Wales, paupers on outdoor relief are getting no more on the average than 3s. a week, and that those in the workhouse are costing no more than 4s. to 5s. a week for food, etc. But the heavy cost of the interest and the sinking funds in connection with Poor Law institutions, and of the salaries of the workhouse staff, are not included.

To any persons who are really extremely poor and necessitous, the grant of an old age pension by the State, of only two or three shillings a week, would be a great boon. The important thing for them is not an academic discussion of the minimum level of subsistence, but to obtain anything at all that will help them.

CHAPTER III

THE AGE LIMIT

WHAT should be the age limit at which the payment of pensions should begin? Or should there be an age limit at all? Might it not be left to the pension authority to decide whether an applicant for a pension was "aged" or not?

It is not contended that there is an age limit at which a man's capacity to support himself is abruptly lost. The feebleness that accompanies old age is generally a gradual, not a sudden development; and it is never suggested that there is a peculiar virtue in determining the age limit at 65, and as great a vice in not fixing it at 64.

In theory the position is perfectly clear. If the aged are to receive State pensions

because of the natural decline in their physical powers and their earning capacity, the pension age should not be fixed at a certain year of life, such as 65, but should be defined "as the age at which, in each individual case, decay of working powers becomes manifest, with consequent appreciable loss of earnings." In practice, within very narrow limits, this definition could doubtless be carried out satisfactorily. No body of administrators in England are more entitled to express an opinion on this matter than the Charity Commissioners, and their experience has led them to "think it advisable not to fix a pension age, and in making schemes they have usually abolished the precise age limits often fixed by the original trusts."[1] And the same conclusion was reached by the Committee on the Cottage Homes Bill, 1899. In discussing the term "aged" in the phrase "aged deserving poor," the Committee came to the following conclusion: "Though it may be desirable that

[1] P. vii., H. of C. Paper 296, 1899.

the term "aged" should receive some accurate definition, they (*i.e.* the Committee) think some latitude should be allowed to Guardians, so that they may not be precluded from admitting to the class of the deserving aged a pauper who, though to all intents and purposes he has attained old age, has not reached the limit of 65 years."[1] The intention of these provisions is clearly the common-sense one of providing the means to avoid the apparent absurdity of conferring a pension on a vigorous, sturdy man, perfectly fit to work for himself, who happened to be 65 years of age, while, at the same time, a pension was refused to another of 64 who was helpless and unable to do anything for himself.

But in a large scheme of State pensions it would appear to be impossible to avoid fixing a certain age limit as one of the necessary qualifications for pensioners. An exception would be made in favour of those who suffered from a very grievous

[1] P. viii., H. of C. Paper 271, 1899.

infirmity, or an incurable disease; and this would meet very fairly the case of those mentioned above, on whose behalf it has been urged that there should be no definite age limit at all. This, however, would appear to be the better solution, namely, to have the age limit to be applied to the ordinary healthy man, and a lower age limit (or none at all) in the case of the incurably infirm and diseased. This is the case, for example, in France, where the age limit in ordinary cases is 70 years, but where in cases of infirmity or maladies considered incurable there is no age limit at all. In Denmark, also, the age limit in ordinary cases is 60 years, but a person who is totally disabled is admitted to the pension scheme at the earlier age of 55. A provision such as this might very well be adopted in a British system of old age pensions.

As regards the age limit to be adopted in ordinary cases, 65 years has been more favourably received than any other. It was accepted by each of the Committees

which considered the subject in the United Kingdom, and it has been incorporated in most of the Bills promoted for pension schemes in Parliament. It is also the age limit fixed by the statutes governing the grant of State pensions in the British Colonies of New Zealand, Victoria, and New South Wales.

But under some schemes an earlier age is preferred. In Denmark, for example, the age limit, in ordinary cases, is 60 years; and in many Trade Unions in Great Britain an even earlier age is taken. In the case of the Amalgamated Society of Carpenters and Joiners the qualifying age is 50 years; but, in addition, the applicant is required to have been a member of the Society for 18 years in order to qualify for the lower pension of 7s. a week, and for 25 years in order to qualify for the higher pension of 8s. a week. In some other societies, *e.g.* the Amalgamated Society of Engineers, the Operative Bricklayers' Society, and the Steam Engine Makers' Society, the qualifying age is 55 years; but, in each case, considerable periods

of membership of the Society are required in order that the applicant may be qualified for the pension. And there is another feature about those Trade Union cases which should be observed. It is that the average age of members at the date when they actually begin to receive the superannuation allowance is in excess of 60 years. During the year 1906, for example, the average age at the date of superannuation of the members superannuated during the year was 63 in the case of the Amalgamated Society of Engineers, 63¼ in the Operative Bricklayers' Society, and 63⅗ years in the Steam Engine Makers' Society. In the London Society of Compositors this same age for the same year was 63½ years, although the limit of age at which members were qualified to receive the pensions was much earlier.

It is generally felt that this matter of the age limit is one on which there might very well be compromise. By fixing the limit high the number of the pensioners would be necessarily reduced, and the cost of the

scheme made correspondingly smaller. Thus, the Committee on the Aged Pensioners' Bill, 1903, favoured a scheme in which the age limit was 65 years; but they were careful to suggest that, if it were not possible to provide, at once, the money required for a scheme at this age, a beginning might be made by "raising the age at which a pension might be claimed." It is interesting to notice in this connection that, both in France and in Germany, the earliest age at which the State old age pension can be claimed, in ordinary cases, is 70 years.

An advantage of fixing the pension age higher at the beginning than would be intended ultimately is that, in addition to reducing the initial cost, a more simple machinery would suffice for working the scheme; and an opportunity would thus be afforded for shaping and developing the machinery necessary for the administration of the larger and more complete scheme before the burden of the work was actually thrown upon it. This is a matter of

considerable importance; for the results of a pension scheme that was wasteful or badly administered might be worse than the condition of affairs when there was no pension scheme at all.

CHAPTER IV

THE PENSION AUTHORITY

WHAT authority should receive and determine applications for a pension?

The form of the pension authority must be determined largely by the nature of the duties it is called upon to perform. And, secondly, there must be some close connection between the authority which confers the pensions and the authority which provides the means. "It seems to us to be essential that the authority which grants the pensions should also be the authority which has to find the means," reported the Select Committee on the Aged Deserving Poor (1899). And again the Committee declared, "We could scarcely recommend a scheme under which one authority could grant pensions for which another would have to pay." This question of the ways and means is alone

sufficient to upset many fine theories on the choice of a proper pension authority.

Certain conclusions are not difficult. A universal pension scheme would demand a simple machinery ; a scheme based on voluntary insurance would need little more than an army of clerks. But if the pensions are confined to the deserving and the thrifty there would be a more elaborate body of administrators, and a greater demand would be made on the exercise of their discretion. Whichever expedient is ultimately adopted, there is a general desire to have its machinery separated, as far as possible, from that of the Poor Law.

In the practice of other nations there are no more typical examples, in this respect, than those of Denmark and New Zealand. They are the two countries whose pension systems are cited most frequently as precedents for the United Kingdom to follow ; and the two schemes differ radically.

The pension authority in New Zealand is constituted as follows. The whole administration of the old age pension system is

under the control of a Registrar located at Wellington, who is responsible to the Colonial Treasurer. The colony is divided into seventy-four districts, each in charge of a Deputy Registrar. In the chief centres of population the Deputy Registrar is the paid officer of the Old Age Pension Department, but elsewhere the duties of this office are undertaken by Clerks of Stipendiary Magistrates' Courts. All claims are investigated by the Stipendiary Magistrates, who alone have the power to grant or refuse pensions. The pensions are paid through the Post Office. This is a thoroughly centralised pension system, managed and altogether financed by the central authority.

In Denmark the case is different; the local authorities not only provide one-half of the cost of the scheme, but they also perform practically the entire work of administering the scheme. In all Denmark, except in Copenhagen, the administration of the old age pension system, like the administration of the Poor Law, is in the hands of local authorities, *i.e.* in the rural districts in

a committee of the communal council, and in towns in a committee of the municipality. In Copenhagen the administration both of the Poor Law and of the old age pension system is vested altogether in the hands of paid permanent officials. As a general rule, considerable pains are taken to keep the old age pension administration as far removed as possible from the Poor Law administration. In Copenhagen and in the other towns they are kept rigidly apart; and in small communes, as far as is reasonably possible, a difference is made, and one officer attends to one branch of the work and another officer to the other. The cost of the pension scheme is borne as follows: one-half by the central authority and the other half by the local authorities.

And the two cases differ further. In New Zealand there was not in existence any elaborate State system of pauper relief at the time when the old age pension scheme was introduced. The ground was clear for the erection of a pension scheme in any desirable manner. But in Denmark the

case was different. There an elaborate scheme of poor relief, very like the English system, was in existence; and, when the State came to fashion a pension scheme, it was considered most practicable to utilise this existing structure of the Poor Law and to build upon it. It was not that there was any desire in Denmark to impress a "taint of pauperism" on the old age relief. On the contrary, the strongest efforts were made to avoid such a result. It was a practical issue, and the Danish Government did not see the sense of erecting two entirely different sets of machinery when one could be made to suffice.

In these various ways the case of the United Kingdom is very similar to that of Denmark, and very dissimilar to that of New Zealand. This is the decision, also, to which most of the committees have come which have considered the subject in regard to Great Britain. In the United Kingdom, as in Denmark, there is a highly elaborated Poor Law machinery; and here also, to quote from the Report of the Select Committee on

Aged Deserving Poor, 1899 (p. xi), "Whilst we fully sympathise with the desire that the Poor Law and any scheme of pensions should be kept as far as possible distinct, we are unable to reject proposals which appear to us to be dictated by considerations of practical utility"; and accordingly the Committee recommended that a committee of the Poor Law authority should be the pension authority.

The most important of these "considerations of practical utility" have been very well summarised by Lord Rothschild's Committee. In their report (p. 10) they pointed out that the Poor Law authority in any district in England is the one body who—

"(*a*) possess the requisite machinery for investigating applications and ascertaining the real circumstances of applicants;

"(*b*) could best prevent any clashing between the administration of the pensions and that of ordinary Poor Law;

"(*c*) could best decide whether a person

from physical or mental infirmity required indoor relief rather than a pension."

This committee recommended the local Poor Law authority as the pension authority. But it is very plain that the central authority must have some adequate control of the pension scheme if it is to be responsible for one-half of its cost.

The duties required to be performed are these: in the first place, the claims of applicants for pensions must be investigated; thereafter they require to be adjudicated upon; and, finally, payment of the weekly pension has to be made. But there is no need to impose these three duties on one authority. They might be divided.

The machinery of some other authority, such as the Poor Law, could be utilised, to some extent at least, for the purpose of verifying the claims advanced by the intending pensioners. Thereafter the work of adjudicating the authenticated claims of the would-be pensioners would be undertaken;

and, after it, the task of making payment of the pensions.

Regarding the last of these functions there is little difficulty. The Money Order Department of the Post Office is generally accepted as the agency through which pensions should be paid, as is done at present with Army and Navy pensions.

There then remains but one-third of the pension authority to be determined, namely the adjudicating portion of it. Who should fulfil this function? Should it be special Government Commissioners acting alone, or should there be the intervention of a local committee composed of representatives of local authorities?

It is very clear that there should be a combination of these two elements, the local and the central. There should be a local committee to determine the admission of individual cases to the pension lists in the first instance, and thereafter there should be a revising and approving power left to pension commissioners representing the central government. The approval of the list of

pensioners by each of these two different authorities, the local and the central, would be necessary if each was to bear a part of the cost. In addition, the commissioners of the central authority would supply the necessary court of appeal from the decisions of the local committee. It is not contemplated that more than one such commissioner of the central government would operate in any local area.

CHAPTER V

THE FINANCIAL BURDEN

HOW should the cost of a pension scheme be borne?

As regards the United Kingdom, it is commonly suggested that the local authorities and the central government should share the burden between them; and there is general agreement that a proper manner of doing so is by dividing the total cost equally between the central and the local authorities, and making each bear one-half. This was the course suggested by Lord Rothschild's Committee in regard to the scheme which they preferred. The "imperial subvention" in aid of the pension scheme of Mr Chaplin's Committee was "not to exceed one-half of the cost of the pension"; and the scheme embodied in the Aged Pensioners Bill, 1903, contemplated that about half of the cost of

each pension should fall on the local rates, the other half coming from the central authority.

There is no unique virtue in this arrangement, and the central and the local authority are not equally interested in maintaining the average old man in his declining years. If the man has spent all his life in the same district, the local authority might well regard him with special favour ; but if he has passed a migratory life within the State, or has been a sailor in the habit of proceeding abroad and has no permanent home in the United Kingdom, his claim upon the central authority would be as great as in the first case, but his claim on any local authority would be infinitely less.

On this part of the subject no foreign example is more instructive than that of France, where this matter of the division of the financial burden is elaborately dealt with. Pensioners are divided into three classes according to the number of years they have lived in different districts, and the cost of their pension is differently borne

in each of the three cases. Those persons who have lived long in one commune have their domicile, for pension purposes, in that commune, and the commune pays a portion of the cost; but those who have moved about a good deal, from commune to commune but within the limits of one department (an area corresponding roughly to the English county, as the commune corresponds to the English parish), have their domicile in that department, and the department pays a portion of the cost of the pension scheme; but those others who have neither of these domiciles have the cost of their pensions entirely borne by the State. In the example quoted above, the good man who had lived his life under the shadow of the local church would have the communal domicile, and the wandering sailor would have neither it nor the departmental domicile, but would be a special charge on the State. And there is a further distribution afterwards of the cost thus imposed on the commune and the department, the principle being (to quote the words of M.

Clémenceau in his circular of 16th April 1906, Article 27, par. 6, as Minister of the Interior), "*les communes riches doivent venir en aide aux communes pauvres par la voie des subventions départementales, les départements riches à leur tour venant en aide aux départements pauvres par la voie des subventions de l'état.*"

The principle thus enunciated by M. Clémenceau applies with equal force in the United Kingdom. The richer districts must help the poorer in this question of old age pensions, just as they assist them in other matters of finance. The experience of Germany teaches the same lesson. When the original pension law for the German Empire was passed in 1889 the need of this assistance was not fully realised, but the amending law of 1899 made good this deficiency. But it is the case of France which is most instructive. There the method is as follows. The produce of a rate of a centime levied over each pension district is a larger or a smaller sum in proportion to the wealth of the district. If the sum so realised is

divided by one hundredth part of the population of the same area, it produces a result which is smaller in proportion as the rateable value is small and the population great. This resultant figure is indicative of the comparative wealth of the district; and it is the basis on which the subsidies paid in France are reckoned. These subventions are varied in proportion to the size of this figure. If the figure is low the subventions are high; if the figure is large they are small. And subventions are paid, in this way, not only by the departments to the communes, but also by the State to the departments, thus giving effect to the principle enunciated by M. Clémenceau. The State pays another subsidy direct to the commune in proportion as the number of the pensioners in the commune exceeds the normal number.

To express the equivalent in English phraseology, the cost of the pension scheme should be distributed between the local pension authority, the county, and the State, according to a graduated scale which took

account of these three factors, namely, the wealth of each pension district, its population, and the number of its pensioners. It is evident that this is a very useful, complete, and admirable system.

On the general question of providing the cost, the opinion of Lord Rothschild's Committee was very definite. They stated (p. 14 of their Report) that, "Of the questions raised by the proposal to establish a State-aided pension system, that of its cost and administration is not the most serious. We do not question that the State could bear the necessary additional burthen if the welfare of the community really demanded it." The manner of distributing the burden in the United Kingdom which has gained most approval is that one-half of the cost should be borne by the local rates and the other half by the National Exchequer. The raising of the latter half should not give much trouble. It would be obtained by general taxation levied over the whole area of the United Kingdom.

By way of illustration an actual case

may be taken. To start the Chaplin scheme in the United Kingdom at the age limit of 70 years an annual expenditure of £5,700,000 (p. 89) would have to be provided to begin with. One-half amounts to £2,850,000, and this is the amount of revenue which the Chancellor of the Exchequer would have to provide, in the first year, if it was decided to introduce a pension scheme on these lines. But the Chancellor of the Exchequer has already earmarked, in his Budget of 1907, a sum of £2,250,000 for pension purposes; so that, if the State were to bear one-half of the total cost of the scheme, the provision by the Chancellor of the Exchequer of additional revenue of £600,000 would be all that was required. And if a universal scheme were started with the age-limit of 75 years, the figures would not be much larger. As shown on page 75, the annual cost of such a scheme would be £6,780,000. One-half of this is £3,390,000. On subtracting from this the sum of £2,250,000, which the Chancellor of the

[1] P. 14, C. 8911, 1898.

Exchequer has already provided, there remains only £1,140,000 additional annual revenue to be found. It is evident from these figures that the task before the Treasury, if not extremely easy, is not supremely difficult.

As regards the portion of the cost to be raised from the local authorities, the case is not so simple. The principal difficulty here is in regard to the individual areas over which the pension-rate should be equalised. Which local divisions should be selected as separate areas of assessment? In England, for example, should it be the union area or should it be the county area? In Scotland, similarly (where there are no unions), should it be the parish or should it be the county?

The advantages of taking the smaller area, the poor law area, are very obvious; the disadvantages scarcely less so. The most important of the latter is one which has been demonstrated amply in chapter III. of Part I. It is this. The proportion of old people in the population is very much higher in rural than in urban districts in the

United Kingdom; so that, if each union were required to pay one-half of the total cost of the pension scheme administered within its borders, the burden would press very unequally on different unions and much more severely on rural than on urban unions. The appreciation of this difficulty has led to the suggestion that the county should be made the administrative unit for pension purposes so as to include within the one assessable area, urban as well as rural districts; and so avoid, in part, at least, the inequalities arising when these districts are treated separately. Several of the authoritative Committees investigated and rejected the proposal to make the county councils the authorities to hear and determine the claims for pensions. It was found that the case in favour of making the Poor Law area the area also for the administration of an old age pension scheme was as strong as the case for making the county the area of assessment.

If it was not possible to adopt some precise arrangement like that in France, a good alternative would be to divide into two equal

parts the cost to be borne locally; to raise the one part from the union area and to make the other part payable by the county. Ample provision would be given to the county authority to secure that it was not saddled with pension expenditure of which it did not approve.

CHAPTER VI

THE EFFECT OF A PENSION SCHEME ON WAGES

THE effect of an old age pension scheme on the wages of the working classes in general and the aged classes particularly is one of the more complicated issues in the pension problem, and as stated in the Report of Lord Rothschild's Committee, it "cannot be disregarded in considering the effects of a State-aided pension system on the welfare of the industrial classes." [1]

The centre of the trouble is very obvious. There is no sudden cessation in the working power of an ordinary man on attaining the age of 65 years. In a large number of cases he is as capable then of doing an average day's work as he was at the age of 64. But if a man is in receipt of a State pension of

[1] P. 15, Cd. 8911, 1898.

5s. or 7s. weekly at the age of 65, he is obviously in a stronger economic position than his neighbour, another working man, of the age of 64, who receives no pension. With his additional endowment, the pensioner of 65 may seriously outbid his friend of 64 in the labour market, so as to make it very difficult for the latter to obtain employment. He is certainly in a position to work for lower wages; and, on account of this, it is claimed that the aged poor between the age limits of 60 and 65 years, in particular, would be very seriously affected economically by the State endowment of their competitors who happened to be 65 years of age or more.

There has not been lacking the suggestion for a drastic remedy. The old age pensioner, it is said, should be forbidden to engage on work for wages, on the penalty of forfeiting his pension. It is a rule that prevails in many of the trade unions in England; and, indeed, its proposed extension to the State pensioners is inspired by the trade union precedents.

Some actual examples of those trade union cases may be noticed. In the Amalgamated Society of Engineers a condition attaching to the payment of superannuation benefit to aged members is that the pensioners are not allowed to work at any trade connected with the society. In the similar case of the Society of Operative Stonemasons the pensioner is allowed to perform any light work not appertaining to the trade, but is expressly forbidden to labour at his own trade. In the Steam Engine Makers' Society the pensioner is not allowed to work at his own trade or at any branch of it. In some other cases the restriction is not so strict. Men are not forbidden to give up their trade on becoming pensioners, but they are not allowed to become pensioners while they are earning more than half wages at their own trade. This is the case, for example, with the Amalgamated Society of Carpenters and Joiners.

But these cases differ very notably from the case in regard to the State. Under a State pension scheme the proposed re-

striction, to be of any real effect, would operate differently from these. It would have to be, not a partial, but a general restriction on the right of the pensioner to labour as he pleased. At the worst, the conditions of the trade unions are no more than partial restraints on the freedom of workmen. The workmen are forbidden to labour at their own trade, but are not restrained from working for wages elsewhere. Under a State pension scheme, if the condition were to be effective at all, it would require to restrain the pensioners from working at any occupation. It is extremely unlikely that such a condition could be enforced, even if it was imposed. "An attempt to enforce it must assuredly fail," reported Lord Aberdare's Commissioners;[1] and they continued: "But even if it could succeed, it would have the effect of creating a compulsorily unoccupied class, with doubtful advantage to themselves or the community."

In the pension schemes of other nations

[1] P. 15, Cd. 8911, 1898.

there are no efforts made to enforce such a condition; although, in several of them, the pension would cease if the earnings of the pensioner increased beyond a certain minimum level.

The following is certainly a more practical manner of meeting the difficulty. Make no prohibition against the pensioner working as much as he can. On the contrary, encourage him to labour with all his might, so that he may, if possible, produce as much of the national income as he consumes. But, at the same time, recognise the facts of the case, and let the amount of the pension be graduated according to the length of the pensioner's years, so that he may get a higher pension at 80 years than at 75, and at 75 than at 70. At 75 years of age a man's natural forces are weaker, and his power to earn his living is generally less than it was several years before. The average person is weaker at 70 than at 65, and at 65 than at 60. And this is almost the most that can be said.

The manner in which this scheme of grading the pension would operate may be illustrated as follows. Age-groups of five years are taken, not because they have any special merit, but for convenience. For a single person the scale of the weekly pension would be :—

	In London and the large towns.	Elsewhere.
For those in the age-group 65-69 years inclusive,	3s.	2s.
,, ,, 70-74 ,,	4s.	3s.
,, ,, 75-79 ,,	5s.	4s.
,, ,, over 80 ,,	7s.	6s.

In the case of a married couple living together an addition of 60 per cent. might be made for the wife. Discretion might also be allowed to the pension authority to reckon pensioners, whose physical health was bad, in an age group in advance of their natural group.

In this manner a rough allowance would be made for the gradual decline in the individual's working and earning capacity, which are almost the inseparable characteristics of extreme old age; and little or no encouragement would be given to men to

forsake their trade or occupation as soon as they became pensioners.

But while this is so, and while it is legitimate and proper to take steps such as those suggested in order to prevent the occurrence of any injustice, the commonsense of the position should not be forgotten, and too much should not be made of the economic effects resulting from the competition of the old age pensioners. It is perfectly well known that the desire to labour is not the strongest of human wishes, especially among the aged. Old men of 70 years do not commonly glow with the strong fire of the competitive spirit of the vigorous economic man of the political economist. Human nature is governed by many other laws than those of supply and demand. An old man, broken in the fight for an independent existence, is more likely to be satisfied (so far as human nature is satisfied with anything) with the barest means of subsistence, so long as he is assured of obtaining it. He would often be more ready to welcome the opportunity of leaving the strife of the

labour market to others than be desirous of rushing precipitously into it himself. Competition is an attribute rather of vigorous youth than of broken old age.

This was practically the decision arrived at also by the Select Committee on the Aged Deserving Poor Bill, 1899. The Committee declared:—

"The injurious effect of any pension scheme on the rate of wages has also been suggested as an objection to the system; but the amount of labour which would be effected by a pension scheme after the age of 65 is so comparatively small, that we do not attach very serious importance to this objection."[1]

[1] P. xiii., H. of C. Paper 296, 1899.

CHAPTER VII

A PRACTICABLE PENSION SCHEME

WHAT, then, would be a practicable scheme?

A. *The Persons to be Pensioned*

Rich people must be ruled out of the scheme. As shown in Part I., this is now conceded even by the advocates of universal schemes. The supporters of other schemes have insisted upon it, all along. "In no case ought any pension to be granted where it is not really needed," said the Select Committee on the Aged Pensioner's Bill, 1903.[1]

The most obvious method of excluding rich people would be the method adopted in New Zealand, Denmark, and elsewhere; namely, to fix an income limit, and to declare that all persons having means in excess of it were ineligible for pensions.

[1] P. v., H. of C. Paper 276, 1903.

In estimating a man's income, for this purpose, such part of it as was derived from savings, up to a limit of 10s. a week or so, might be excluded; or, if it was included, it should be reckoned at no more than one-half its value.

But a better method would perhaps be this, namely, to grant the pensions only to the aged poor who lacked the most humble necessaries of life, and were unable to provide themselves with these; and to leave it to the local pension authority, with the assistance and guidance of the instructions issued by the central pension department, to apply the definition in individual cases. This would certainly give the pension system greater elasticity throughout the country.

The queue method of excluding the rich, suggested by Mr Charles Booth and others, though more novel and ingenious, is scarcely so practicable.

As to other exclusions, there is the vexed question of excluding persons on the grounds of want of thrift and of bad character. Some persons who had the characteristics

of chronic paupers might perhaps be excluded; and others might be similarly treated on account of convictions for crimes, drunkenness, or bad conduct in general.

But a general exclusion on account of the previous receipt of poor relief should not be rigidly applied. Widows who had received poor relief because of impoverished circumstances arising from the death of their husbands, and persons who had been in receipt of relief constructively, by reason of relief being given to others, would have to be admitted to the pension scheme. The principal object which the advocates of this form of exclusion have in view is to rule out chronic paupers who have led useless and lazy lives, and this might be accomplished without proceeding so far as to exclude the whole class of those who had received pauper relief. In any case, as a comparatively small number of people would be ruled out by such an exclusion, and as there would always be some difficulty in applying it satisfactorily, it might be well to omit it altogether from the pension scheme.

As regards lunatics, invalid indoor paupers, and others confined to hospitals or infirmaries, the best method, in practice, would be to treat them as pensionable, and to pay over the pension to the managers of the institution in which they were confined. This would simplify financial details.

B. *As to the age when pensions should be granted, and the amount which should be given*

A useful plan would be to graduate the amount of the pension in proportion to the age of the pensioner in the manner described on page 156. It should not be difficult to do so in practice, as, in any case, the age of pensioners would have to be determined when the first application for a pension was sustained, and thereafter the pension payments could be graduated automatically.

There would be no need to adhere rigidly to the amount of the pensions indicated, on the page mentioned, for the different age groups. The right to vary the pension between maximum and minimum limits for

each age group might be allowed; but, in any case, a larger sum should be given to older persons, and nothing at all should be given to any healthy persons under the age of 65 years.

And the same general principle might be applied in a less rigid manner. For example, if a large discretion was left to the local authorities, and pensions were only granted to those who lacked what was necessary for the very minimum of existence, then the procedure in each district would be to determine what was the minimum of existence there, and to secure that, with the aid of the pension, the resources of the pensioner should be brought up to the necessary level. But even under this practice the older people should be treated more generously. On the whole, this method would probably be less satisfactory than the former.

Persons who suffered from incurable infirmities or maladies should be admitted to the pension scheme at a much earlier age.

In making a beginning of a pension scheme, the conclusion arrived at in chapter ii. should not be forgotten. A good pension scheme giving nothing more than a few shillings a week at the age of 75 years would be infinitely better than no pension scheme at all, and should be regarded, under certain circumstances, as a satisfactory beginning of a more thoroughgoing pension scheme. It would certainly provide real assistance for many necessitous aged people, and that is a great deal. As the Chancellor of the Exchequer remarked in the House of Commons, in his Budget statement on the 18th April 1907, "You cannot have everything at once and everything together."

C. *The Pension Authority; the manner of hearing and determining Claims for Pensions; the method of paying the Pension*

The applicant for a pension should be required to receive, from the local pension office a form of application which he should

duly fill up. The form so filled should be investigated by the officials of the local pension office, who should certify whether the statements made were correct or not.

So far as possible this local pension office should be separated from that of the Poor Law department. In the large towns a separate office might be utilised, and a separate staff of investigators maintained. In smaller districts the machinery of the Poor Law would probably suffice for this purpose of preliminary investigation, which is a comparatively minor part of the actual pension work. Indeed, in making a beginning of a pension scheme it might be good enough to rely altogether, at first at least, on the Poor Law authorities for the performance of this work.

The claims having been thus substantiated should be laid before the adjudicating authority. This authority might very well be a local committee containing representatives of the Poor Law authority, the county council, and other public bodies. If trouble was experienced

in setting up the committees at first, temporary use might be made of the local boards of guardians; but this would be a matter of detail which could be adjusted according to actual circumstances. It would probably be found most useful that the area of the local guardians should be the area for which the pension committee would act.

The claims for pensions having been considered and decided, a complete pension list should be drawn up indicating those who were recommended for pensions, and the amount of the pension in each case. The amount of the pension would probably have to be slightly higher in towns than in country districts.

The pension list thus approved and signed would be submitted for the approval of the inspector of the central authority—*e.g.* the present General Inspector of the Local Government Board—when he visited the district.

Speaking generally it would be the duty of this Inspector to satisfy himself that there

was nothing substantially wrong about the pension list. He would consider its length, and the amount proposed to be given to individual pensioners; and, from his knowledge of the district, and of other districts, he would determine whether the list seemed, on the whole, to be accurate and reasonable.

If he had doubts on this point, he would refer the list back to the local authority. He would always be at liberty to make independent investigation in the district to confirm any doubts he had, and he would make the local authority aware of these.

The local pension authority would always be willing to consider the Inspector's representations; for, until the Inspector was satisfied with the pension list, he would not approve of it; and, without this approval, the local authority would not receive from the central government the subvention of one-half (or more) of the cost of the pensions.

Through the agency of these Inspectors, uniformity could be obtained in the pension administration throughout the country.

Claimants for pensions who were dissatisfied with the decision of the local pension authority would be allowed an appeal to the Inspector. Any inhabitant of the district who wished to object to the grant of a pension to any person on the list should also be given an opportunity of being heard. It would be publicly announced when the Inspector would attend in the district, and the opportunity to make the appeal would then be afforded.

When the Inspector had approved the pension lists these would become authoritative.

The individual pensioners would then be notified of the amount of their pension, and of the time and the post-office where it would be paid. The post-office would be similarly notified; this part of the work being performed similarly to the payment of army and navy pensions at present.

Pensions should be granted for a term, probably, of one year, and the pensioner might possibly be required to make a fresh claim every year.

A division of the cost of the scheme between the local areas and the central authority on the lines of the French system described in chapter v. would probably be best. Failing this, the one-half of the cost of the scheme to be met out of local rates should be borne partly, at least, by the county. One-half (*i.e.* one-quarter of the total cost) might be borne by the union; the other half by the county. The county authority would be represented on the pension committee, and a copy of the list of pensioners drawn up by the pension committee would be forwarded to the county council, so that the county council might raise such objection as they wished at the inquiry held by the Government Inspector, before the list had received his approval. This would adequately safeguard the county.

D. *Manner of payment of the Government subsidy, and other matters*

On the plan proposed the central authority would pay one-half (or other fraction) of the

cost of the pensions according to lists investigated and approved by their Inspectors. The most practicable course would doubtless be that the present Government auditors in each district should audit the pension accounts presented by the local authorities, and check the lists of persons to whom pensions had been paid, against the lists of pensioners formerly approved by the Inspector. When the audit was satisfactorily completed, the auditors should forward abstracts of these audited accounts to the central pension authority, which would make payment to the local authorities, of the State portion of the pension expense, on the basis of these abstracts.

The question of the settlement of pensioners should cause no great difficulty. In order to prevent the movement of old people into districts where the pension conditions were considered to be most favourable (notably, from country districts into towns), it would seem desirable to require a continuous residence of a fairly long period, such as five years, in order to establish a person's

settlement in any district; and, if the pension scheme were one beginning at the age of 70 years, it would be useful also to enact that no new settlement could be established after the age of 65. Whatever settlement a person had when he was 65 years of age, he would be required to keep, so far as pension purposes were concerned. The idea of these conditions is to make a person chargeable, so far as is reasonably possible, to the district in which he has resided and laboured during a substantial portion of his life. The district which has profited from his labour can more reasonably be charged with the cost of half of his pension than any other district.

The pension system would exist concurrent with pauper relief; though doubtless many people would be transferred from the pauper lists to the pension lists. There could be little justification for the payment of old age pensions weekly to persons who immediately expended the money on drink, or otherwise, in a riotous fashion, so that they were desti-

tute for the greater part of the week. When such people could not be treated under suitable guardians or under the Poor Law, it might be necessary ultimately to provide some other treatment—some form of penal treatment—for them.

In conclusion, it may be recalled that the essential object of any national old age pension scheme is the provision of honourable assistance for the necessitous aged poor and not the enforcement of this or that particular remedy; and, in the words of Mr Asquith, it must be remembered that "you cannot have everything at once or everything together."

CHAPTER VIII

RESULTS OF A PENSION SCHEME

TOO much must not be expected of any old age pension scheme. So far as the United Kingdom is concerned, this subject of old age pensions has been so long in the clouds that many fairy tales have become woven into it. When the subject is brought to earth and examined closely there is the likelihood of disappointment over the difference between the richness of the original hopes and the comparative poverty of the subsequent achievement. But this disappointment may not imply any failure to deal effectively with the problem. It will mean only that human effort cannot progress as rapidly as human aspiration.

The problem of old age is a principal factor in the problem of pauperism; but the problem of poverty is immensely greater.

The most comprehensive scheme of old age pensions will indeed deal with an appreciable portion of the poverty of the country, but not with a very great part of it. For example, Mr Rowntree has shown that the payment of a universal old age pension of adequate amount at 65 years of age would reduce the proportion of those "in poverty" in the city of York by exactly one per cent. Without the universal pension scheme 27.59 of the whole population of York were in poverty. With the giving of a pension to all the aged this figure would be reduced to 26.59 per cent.[1] And this is probably a very fair estimate of the most that would be accomplished by a very generous old age pension scheme throughout the United Kingdom.

Some allowance must be made, too, for the relief incidentally given to those younger persons who contribute at present to the support of aged friends and relatives, often at considerable sacrifice to themselves. When a pension scheme was adopted, much of this

[1] P. 379, "Poverty: a Study of Town Life," by B. S. Rowntree.

support could be withdrawn, to the great benefit, in many cases, of those youthful givers who had little enough to part with, at any time.

But there is no hope that a pension scheme will substantially reduce indoor pauperism in the United Kingdom. The number of out-door paupers will certainly decrease, but the number of indoor paupers will not be materially diminished; nor will the number and extent of the workhouses be much reduced.

APPENDIX A

A SHORT account of the State system of old age pensions in operation in each of the following countries :—

	Principle of Pension Scheme.	The Persons Pensioned.
1. Denmark	Non-contributory	The *deserving* aged poor.
2. France	Non-contributory	The *necessitous* aged poor and persons suffering from incurable maladies.
3. Germany	Contributory : Compulsory Insurance.	Persons earning up to £100 a year.
4. New Zealand	Non-contributory	The *deserving* aged poor.
5. The Australian Colonies of New South Wales and Victoria	Ditto	Ditto (but in Victoria it is insisted that claimants must also be really necessitous.)
6. Belgium	1. Contributory : Voluntary Insurance	The poor.
	2. Non-contributory	The aged poor who are in want.

I. Denmark

By C. H. Funch

British Vice-Consul, Copenhagen

OLD age relief was introduced in Denmark by the Law of 9th April 1891. The main object of the Law is, that respectable paupers, who have passed their sixtieth year of age, shall receive from the State such support as will enable them wholly or in addition to their income to obtain the necessities of life without seeking poor relief, and accordingly without loss of their civil rights.

The Law was introduced by the conservative party, and the Government sought in this way to prepare the way for a reconciliation with the moderate and radical liberals. The social democrats were at that time in opposition to the scheme, which they considered might deprive them of partisans; but in course of time, and since the passing of the Law on the 9th of April

1891, they have approved of the Law in every respect.

It was stipulated in the Law that the old age relief should be distributed by the local authorities in the same way as poor relief, and that at the end of each fiscal year one-half of the amount spent should be reimbursed by the Treasury with one million kroner (£555,555), paid in sums equal to the amounts spent by the respective local districts. It, however, soon appeared that the total annual grant of two million kroner was too small. Year by year the number of persons enjoying relief became larger, and caused an increased expenditure, so that in the revised Law of May 23rd, 1902, this stipulation was struck out, and no limit was made as to the proportion of the grant. The number of persons enjoying old age relief was :—

On the 1st of January	1893	43,826
,, ,,	1896	50,469
,, ,,	1900	57,576
,, ,,	1901	58,347

On the 1st of January	1902	.	60,480
,, ,,	1903	.	62,806
,, ,,	1904	.	64,737
,, ,,	1905	.	66,878

But it is to be observed that, though the number of persons claiming old age relief is continuously increasing by about 4 to 5 per cent. annually, this is not caused by an increase in destitution; nor can it be attributed to the growth of the population, ½ to 1 per cent. On the other hand, it must be remembered that, as the institution of old age relief itself has become more widely known amongst the population, those without means and their relations continuously arrange matters amongst themselves with the view of being entitled to obtain relief as soon as age and other conditions enable them to apply for it. In cases where a severe interpretation of the law might decide that poor relief should be given, the resistance on the part of the local authorities is counterbalanced by the fact that the local authorities have themselves to pay the whole

of the poor relief, whereas they are liable for only one-half of the old age relief. But in any case, in the meantime, there is likely to be an increase amongst those commencing to obtain support, and this is consequently considerably higher than the decrease amongst those who are already enjoying the same.

The total amount of old age relief was—

In 1892		2,557,961 Kr.
„ 1896		3,893,699 „
„ 1900		5,140,885 „
„ 1901		5,523,007 „
„ 1902		6,063,413 „
„ 1903	(1/1-03-31/3-04)	8,160,980 „ (15 months[1])
„ 1904	(1/4-04-31/3-05)	7,092,984 „
„ 1905	(1/4-05-31/3-06)	7,193,494 „

It is of interest to note that the amount of Kr. 2,000,000, at which the old age relief was estimated in 1891, according to the Law, has been much too small. This was also pointed out in the Rigsdag in

[1] Statistics in future to be made out per fiscal year.

1905, when the Social Democrats introduced an amendment bill to the effect that the period of ten years during which the applicant must not have received poor relief should be reduced to five years. The bill was therefore rejected.

It would be natural to expect that poor relief would decrease, if not in the same proportion, at least to some considerable extent, as the old age relief increased.

This was also the case for some few years. As will be seen from the table given below, the poor relief went down from Kr. 8,228,000 in 1890 to Kr. 7,104,000 in 1896, but from that year it has again been gradually increasing.

Table

1890 . . .	Kr. 8,228,000
1896 . . .	„ 7,104,000
1900 . . .	„ 7,465,826
1901 . . .	„ 7,920,875
1902 . . .	„ 8,042,443
1903 . . .	„ 8,021,864
1904 . . .	„ 8,351,000

A difficult question to settle is, what the amount is to be which is actually necessary for the person concerned. It has been pointed out that the Law was putting a premium on spendthrifts, inasmuch as a person wholly destitute or unable to work would be entitled to more support than an industrious person, still capable of work, receiving either a pension or an annuity, or possessing a small capital. But it has always been considered inadvisable to stipulate fixed amounts for relief in the Law, and it has been left to the local distributors to settle, based on their personal knowledge, how much should be given in each case to the parties in question, without too much injustice occurring. A decree, with special instructions to this effect, has been issued to the local distributors.

In the revised Law of May 23rd, 1902, it is provided that an annual income of Kr. 100 (£5, 10s.) shall not be taken into consideration.

The relief is supplied partly in cash,

partly in kind, or in a free residence. In Copenhagen money is mostly given; in the country where the persons are known to the distributors, the system of supplying residence, food, or fuel to those entitled to relief is often adopted. As regards free residence, the old age home in Copenhagen may be mentioned. In this home, which is arranged for families as well as for single persons, the residents receive full board and residence, and a small amount in cash per month. The home is built as a wing of the new poorhouse, "Almindeligt Hospital," which was erected in 1890, but has a separate entrance through which the residents can move in and out without hindrance. The food is prepared in the kitchen of the poorhouse, but both the food and the accommodation are of a somewhat better class than in the poorhouse. There is a great demand for dwellings in this home, which supplies all wants. The cost per head of keeping old people in the home is undoubtedly the most lavish support given,

but only a limited number enjoy it. In the town of Aarhus (of about 60,000 inhabitants), the second biggest town in Denmark, the Social Democrats are in a majority in the Town Council, and have used their power to erect an old age relief home which is considered too luxurious by the taxpayers.

When the relief is supplied in cash, the maximum amount is somewhat over Kr. 200 (£11), the minimum amount somewhat less than Kr. 50 (£2, 15s.) annually. The persons supported are—

Male family providers.
Female „ „
Single male persons.
„ female „

The number of female family providers is very small; one-half of the persons supported are single female persons.

The average amount of annual support has increased continuously from 1894, when it was Kr. 68.52 (£3, 15s. 6d.), to 1901, when it was Kr. 95.13 (£5, 4s. 6d.).

The expenditure of the local districts was

in 1901 : in Copenhagen, Kr. 1.38 (about 1s. 6d.) ; in the provincial towns, Kr. 1.17 (about 1s. 3d.) ; and in the rural districts, Kr. 1.07 (about 1s. 2d.) per head of the population.

There is no doubt that the expenditures for old age relief will increase further during coming years, but the system appears to work satisfactorily, and there are no prospects of alteration. This is undoubtedly to a certain extent due to the fact that the financial position of Denmark is at present very favourable, and that the prospects for the country, if nothing unforeseen happens, are as bright as they possibly can be.

28th September 1907.

II. France

By W. S.

The Law of 14th July 1905 made it obligatory in France for the State to provide assistance, from the 1st January 1907, for aged persons, the infirm and incurable. The pension scheme is non-contributory, and is confined to the necessitous poor.

Those admitted to the benefits of the scheme must be Frenchmen who are without sufficient means and who are incapable of providing by their labour for the necessaries of their own existence. They must also satisfy one of the following two conditions: they must be either (*a*) over 70 years of age, or (*b*) younger but suffering from an infirmity or a malady which is considered incurable. If they satisfy these conditions, they become entitled to a pension of not less than 60 francs (£2, 7s. 7½d.) a year; and not more, except under exceptional circumstances, than 240 francs a year (£9, 10s. 6d.). The assistance may be granted either in money or in the form of suitable accommodation and treatment in a hospital or similar institution.

Pensioners receive their assistance either from the commune (an area like the British parish), or from the larger area of the department (which may be compared with the British county), or from the still larger area of the whole State, according to their domicile. In order to acquire a domicile,

for pension purposes, in a commune, continuous residence within the commune for a period of five years is required; and after a person has reached the age of 65 years, he cannot acquire a new domicile or lose the one which he possesses. It was thought that, if the period necessary to confer this domicile was made shorter than five years, and if people were allowed to acquire a new domicile after the age of 65, there would be a rush of old people to the districts which treated them with greatest generosity. Under the Law as it stands, a man having his domicile for pension purposes at 64 years of age in commune A, although he migrates at the age of 65 to commune B and never returns to commune A, will still have his domicile located in commune A when he receives his pension at 70 years of age.

The departmental domicile is acquired in the same manner as the communal domicile. A man who has not resided continuously for five years in the same commune, but has moved about from commune to commune

within the same department, for that period, has his domicile in that department. If he has neither of these two domiciles, the whole cost of his pension is borne by the State.

All the pensioners, then, fall into one or other of these three groups, and the authorities dealing with their claims differ, in part, from group to group. The source from which the assistance granted is defrayed differs also. In the case of the persons with a communal domicile, part is borne by the cummune and the remainder by the department and the State. In the case of those with a departmental domicile the cost is borne by the department and the State; and in the case of those who have neither of these domiciles the whole cost is defrayed by the State.

The manner in which people are admitted to the benefits of the scheme is as follows. Every year the local poor relief office (the *bureau d'assistance*) prepares a list of the old people who satisfy the conditions of the scheme. This list is divided into two parts: in the first are the names of the old people, the infirm, and the incurable who have their

domicile in the commune; and in the other part are the names of those who have their domicile in any other commune, in a department, or are chargeable against the State, In addition there is set against the name of each the form and amount of assistance which it is proposed to give him.

A copy of this list, accompanied by all the demands for admission to assistance (whether they have been admitted to the list or not) is then forwarded to the communal council and another copy is sent to the prefect (who is the principal official in a department). The first part of the list specially concerns the communal council and the second part the prefect. The prefect immediately sends the cases on the list which concern other communes to those communes; the cases of departmental domicile he forwards to the department concerned, where they are dealt with, in the first instance, by a standing committee of the departmental council (which departmental council, the *conseil général*, corresponds roughly to the British county council). The departmental council can

always alter the lists prepared by its standing committee. The cases of those persons who have neither a communal nor a departmental domicile the prefect forwards to the Minister of the Interior, where they are dealt with by a central committee constituted for this pension work. But the bulk of the cases are those which relate to the communal domicile, and these are dealt with as follows. The communal council receives the list submitted to it by the local poor relief authority, and also, from the various prefects, lists of cases from other communes regarding which a domicile in this particular commune is claimed. These lists and any other claims submitted to it the communal council considers, and formally determines the admission to the scheme of the persons having their domicile in the commune, and also the amount and the form of the assistance they shall receive.

The list thus settled by the communal council is deposited with the secretariat of the council; publicity is given to it, and a period of twenty days is allowed within

which appeals may be lodged by persons who have failed to get upon the list; and objections may be lodged also by others who object to the inclusion on the list of any person whose name appears thereon. These appeals are then dealt with by a cantonal committee (the canton being a larger territorial area than the commune, and including, in general, several communes. It corresponds to the English union or "district"). The pension lists are then completed in accordance with these decisions.

The amount of the assistance given to individuals is small and varies from commune to commune according to local variations in the standard of living and the cost of the necessaries of existence. It provides for nothing more than the barest means of subsistence.

The distribution of the financial burden between the central and the local authority is elaborately provided for. The idea is to make the richer districts help the poorer; the richer departments assisting the poorer departments, and the richer communes aiding the poorer communes.

To begin with the commune. So far as possible the ordinary local revenues, other than the produce of local rates, are utilised; but, when these fail, rates have to be levied. At the same time the commune receives a subsidy from the department and another direct from the State. The first of these subsidies is estimated as follows. The produce of a tax of a centime levied over the commune is divided by one-hundredth part of the total population within the same area. This gives a figure indicating the relation between the richness of the district and the number of its inhabitants. If the figure is low it indicates either that the district is poor in property or that the local population is large, or both. In either case, the pension scheme is presumed to press heavily on the district. Accordingly, the subsidy paid by the department to the commune is graded, according to this figure, between the wide limits of 90 and 30 per cent. of the total sum needed.

The other subsidy, passing directly from the State to the commune, is paid when the ratio of the persons assisted to the whole

population of the commune exceeds 10 per 1000, which figure is taken to be normal; and this subsidy is graduated according to this excess, from 10 to 20 per cent. of the total cost to the commune of relieving the number of persons who are in excess of this normal number of 10 in the 1000 of the population.

The cost of the scheme incumbent upon each department is, in turn, largely shared by the State; the portion borne by the State being graduated, for each department, in precisely the same manner as the first of the two communal subsidies described above; but, in this case, the assistance provided by the State ranges between the high limits of 50 and 95 per cent. of the sum needed, according to the richness of the department.

16*th October* 1907.

III. Germany

By R. M. Houston, B.A.

The scheme adopted in Germany for the insurance of infirmity and old age is interesting, not merely for its avowed intention

to stimulate and endow thrift, but also from the fact that the contributions imposed are compulsory. The first law on this subject was passed in 1889, and applied compulsorily to all persons over sixteen years of age, working for wages or salaries up to £100 a year, with the exception of Government and other public officials who were otherwise provided for. Its object was to secure for those persons an allowance for infirmity and old age. In order to draw an old age pension, the claimant must have attained the age of 70, and must have been insured for a period of 1410 weeks, termed the "time of waiting."

The insured persons were divided into four wage classes as follows:—

Class I.—All persons earning up to £17, 10s. a year.

Class II.—All persons earning between £17, 10s. and £27, 10s. a year.

Class III.—All persons earning between £27, 10s. and £42, 10s. a year.

Class IV.—All persons earning over £42, 10s. a year.

and the contributions as well as the pensions differed according to these classes. The old age pension consisted of .48d., .72d., .96d., and 1.20d. respectively in these four classes for each week of contribution up to 1410 weeks. This refers, however, only to that part of the pension which was borne by the Insurance Office, the Imperial subsidy of £2, 10s. being added afterwards in each case. Taking Class I., then, the pension for an individual remaining entirely in this class for his 1410 weeks was :—

1410 × .48d, = £2, 16s. 6d. (roughly), and adding £2, 10s. we get the total annual pension to be approximately £5, 6s. 6d. Similarly the pensions for the other three classes were £6, 15s., £8, 3s, and £9, 11s. per annum respectively.

The funds for the award of these pensions were obtained from three sources: (1) the empire, (2) the employer, and (3) the insured person. The empire paid £2, 10s. yearly to each pensioner, and also contributed for workmen whilst they were serving in the

army or navy. The remainder was provided by regular payments equally divided between employer and employee. These contributions varied with the four classes, and ranged roughly from 1½d. to 3½d. per week. We may tabulate these results as follows:—

	Wages per annum.	Total pension per annum.	Combined contribution of employer and employed.
Class I.	up to £17, 10s.	£5 6 6	1.68d. per week.
Class II.	£17, 10s. to £27, 10s.	6 15 0	2.40d. ,,
Class III.	£27, 10s. to £42, 10s.	8 3 0	2.88d. ,,
Class IV.	above £42, 10s.	9 11 0	3.60d. ,,

The employers were responsible for the whole contributory part, but could subtract the contribution of the employees at next pay-day. The premiums were levied in the form of stamps which were issued for the several wages classes, and were sold at Post-offices and special agencies. Receipt cards were rendered obligatory, and had places for fifty-two or more stamps, and had to be exchanged for new ones when filled up.

Employers deducted workmen's premiums from their wages, and when these wages were paid, stamps had to be affixed to the

employees' pension cards equivalent to the amount of the deductions made.

The difficulty and labour involved in these recurring small deductions from men's wages being very great, it was rendered permissible for the premium due for a whole body of employees to be paid in one sum as in the case of trade societies, municipal workpeople, etc.

The scheme generally involved a considerable amount of difficulty and expense in its administration. Germany was divided for the purpose into thirty-one districts, each under an insurance office, at which all persons who worked in the district were insured. These offices had the rights of legal persons, and officers were nominated by the District authorities. A committee was connected with each office, on which the representatives of employers and employed sat in equal numbers. Each insurance office had at least one Board of Arbitration attached to it. This Board consisted of a President, a Vice-President, and four members (two employees and two employers) and was

empowered to examine witnesses under oath. Hundreds of such Courts gradually came into existence, with many thousands of claims coming before them annually. Above them all was a Court of Second Instance, disposing of the numerous appeals which reached it from these lower courts.

Such are the main outlines of the great scheme which was inaugurated by the law of 1889. Some modifications were found to be necessary, and were introduced by an Act of 1899, which was passed by the Reichstag on June 13 of that year. One of the great objects of this Act was to equalise throughout the various parts of the Empire the burden entailed by the payment of the pensions prescribed by the earlier law. It was found in 1895 that, per 1000 of population liable to insure, the proportion of persons of 70 years and upwards varied considerably with different *groups of occupations*, thus for "Agriculture and Forestry" it was 27.4, whilst for "Industry, Mining, and Building" it was only 7.3. It was thus evident that in certain districts the burden

entailed in paying the pensions was much greater than in others ; and, in order to lessen this inequality, it was provided that from 1st January 1900 two-fifths of the Revenue accruing to each insurance institution from the contributions of employers and employed should be credited in the books of the Institution to the account of *a general fund common to the whole Empire.*

Out of this general fund were to be defrayed three-fourths of the cost of old age pensions, and a fixed proportion of all invalidity pensions.

Another important change took place in the direction of centralising the old age relief under one great Government office in Berlin, and vastly increasing the number of local offices, whilst depriving them of the responsibility and independence which had previously belonged to them.

Other minor alterations in the earlier law were made. The classes were altered slightly, Class IV. now embracing those whose wages lay between £42, 10s. and £57, 10s. per annum, and a new class

(Class V.) being added embracing annual incomes over £57, 10s.

The pensions in the various classes were made fixed sums per annum, viz.:—£3, £4, 10s., £6, £7, 10s., £9, plus £2, 10s. in each case, instead of consisting, as formerly, of multiples of .48d., .72d., .96d. or 1.20d. respectively. The rate of weekly contributions was correspondingly altered, and the "waiting time" was reduced from 1410 to 1200 weeks.

We may then tabulate the present scheme as follows :—

	Wages per annum.	Total Pension per annum.	Combined contributions of employer and employed.
Class I.	up to £17, 10s.	£5 10 0	1.68d. per week
Class II.	£17, 10s. to £27, 10s.	£7 0 0	2.40d. ,,
Class III.	£27, 10s. to £42, 10s.	£8 10 0	2.88d. ,,
Class IV.	£42, 10s. to £57, 10s.	£10 0 0	3.60d. ,,
Class V.	above £57, 10s. and under £100	£11 10 0	4.32d. ,,

This is the law as it stands at the present day, and it is administered in the manner described.

15th October 1907.

IV. New Zealand

[The following description is taken from the New Zealand Official Year-Book 1906, prepared by Mr E. J. Von Dadelszen, Registrar-General of New Zealand.]

The Act providing old age pensions in New Zealand was passed in 1898. It provided for the payment out of the Consolidated Fund of a pension of £18 per annum, or 6s. 11d. per week, without contribution by the beneficiaries.

An amending Act, however, taking effect on the 1st September 1905, increased the full pension to £26 per annum, or 10s. a week.

The Act is administered by a Registrar located at Wellington, who is responsible to the Colonial Treasurer. For the purposes of the pension administration the colony is divided into seventy-four districts, each in charge of a Deputy Registrar. In the chief centres of population the Deputy Registrar is the paid officer of the Old Age Pensions Department, but otherwise the duties of this office are undertaken by Clerks of Stipen-

diary Magistrates' Courts. All claims are investigated by Stipendiary Magistrates, who alone have the power to grant or refuse pensions.

The Act applies to all residents of the colony who fulfil the necessary conditions, except—

(1) Maoris who receive votes other than pensions out of the grant appropriated by "The Civil List Act, 1863."
(2) Aliens.
(3) Naturalised subjects who have not been naturalised one year.
(4) Chinese or other Asiatics, whether naturalised or not.

The qualifications of an applicant are briefly as follows :—

(1) He must have reached the age of sixty-five.
(2) He must have resided continuously in the colony for twenty-five years.

NOTE.—Continuous residence is not interrupted by occasional absences not exceeding two years. By the amending Act of 1900 four years' absence is allowed where the applicant was not absent during the twelve months preceding the day on which the original Act was passed, and where total actual residence is not less than twenty-five years. In the case of a seaman continuous residence is not interrupted by absence on board a ship registered in the

colony, provided he establishes the fact that his home is in the colony.

(3) He must not during the past twelve years have been imprisoned for four months or on four occasions for an offence punishable by twelve months' imprisonment.

(4) He must not during the past twenty-five years have been imprisoned for five years for any offence.

(5) He must not at any time have deserted his wife and children.

NOTE.—An amending Act in 1902 substituted for the words "at any time" the words "during the past twelve years."

(6) He must have lived a sober and reputable life during the past five years.

(7) His yearly income must not reach £52.

NOTE.—The amending Act of 1905 increased this amount to £60.

(8) The net value of his accumulated property must not be £270 or over.

NOTE.—The amending Act of 1905 reduced this amount to £260.

(9) He must not have deprived himself of property or income to qualify for a pension.

Each applicant must apply in person to the Deputy Registrar of the district in which he resides, and fill in a form. The Deputy Registrar proceeds at once to verify the applicant's statements by a set of inquiry forms, which are sent out as follows :—

Form B, to the various banks.
Form C, to the Valuation and Tax Departments.
Form D, to the Post-Office Savings-Bank.
Form E, to the Police Department.
Form F, to the Registrar of Deeds.
Form G, to the employers.
Form H, to a person of good character who has known the applicant for a long time.
Form I, to the insurance companies.
Form K, to the Registrar, for proof of age and residence.
Form L, to the mortgagee, where a mortgage exists.

The results of these inquiries are transmitted, with the form of application, to the Stipendiary Magistrate presiding at the nearest Court, and a date is fixed for the personal examination of the pensioner.

The Magistrate intimates his decision to the Registrar, who, if the pension is allowed, issues a pension-certificate for the amount granted, without which no payment can be received.

Each pension is granted for twelve months, and a fresh application requires to be made each year for renewal.

Payment of the pension is made by twelve monthly instalments through the Post Office,

sufficient money being remitted by way of imprest each month to meet the instalments falling due in that month. The particulars necessary for payment are furnished to the Post Office each year by schedules containing all pensions then current, supplementary schedules being forwarded each month of the new pensions granted in that month. Lists of pensions payable at each paying office are supplied to that office, and are open for inspection on payment of 1s.

Instalments are payable on the 1st of the month, but may be collected up to the first day of the month following, after which date the special authority of the Colonial Treasurer is required before payment can be made.

The full pension under the old Act was reducible by—

(1) £1 for every complete £1 of income over £34.
(2) £1 for every complete £15 of net accumulated property.

Under the Act of 1905 the deduction on account of property was altered from £1 in £15 to £1 in £10.

Income is money or profits derived by any means from any source, and includes the cost of board and lodging up to £26, but not sick allowance or funeral benefits paid by a friendly society.

Net accumulated property is the capital value of all real and personal property owned by an applicant, less the amount of any mortgage existing on the property, and less the sum of £50.

Under the Act of 1905 a deduction of £150 instead of £50 is allowed where any part of the property of an applicant consists of property on which he permanently resides, and which produces no income.

To ascertain whether a pensioner is entitled to a renewal of his pension, he is required, each year, shortly before the expiry of the certificate held by him, to furnish the Deputy Registrar with a statement of his income during the past year, and also of his property.

Pensions granted to persons maintained in charitable institutions are paid to the governing bodies of the institutions on production

of an authority, likewise signed by a Stipendiary Magistrate.

A Magistrate has power on his own initiative to review any previous decision, and to cancel or amend any pension-certificate.

The following figures from Official Paper H-18, New Zealand, Session ii., 1906, give the percentage of the pensioners to the population eligible by age and residence. They indicate that this percentage has steadily diminished.

On 31st March.	Estimated European Population eligible by Age and Residence.	European Pensioners.	Percentage.
1901 . .	26,563	11,307	42
1902 . .	27,993	11,721	41
1903 . .	29,384	11,589	39
1904 . .	30,890	11,197	36
1905 . .	32,013	11,138	35
1906 . .	35,157	11,915	34

Also, during the year 1906, 10,398 out of the total number of 12,582 old age pensioners [11,915 Europeans and 667 Maoris] were in receipt of the full pension of £26.

V. New South Wales and Victoria

The old age pension system came into force in New South Wales on the 1st August 1901, and is very similar to the New Zealand system. The pension is £26 a year diminished by £1 for every £1 of income above £26 a year, and by £1 for every £15 of property which the pensioner possesses. The most important difference is that persons under 65 years of age, but over 60 years, are entitled to pensions if they are incapacitated by sickness or injury from earning their livelihood, but debility due merely to age is not considered as an incapacitating sickness.

In Victoria the pension is more of a charitable dole. The average weekly income of a claimant for a pension in Victoria during the six months immediately preceding the grant of a pension must not have amounted to 8s. a week (in New South Wales the similar sum allowed is £1 a week); he must also have made reasonable efforts to provide for himself, and, in any case, the pension granted him will not exceed a maximum of 8s. a

week. Both in New Zealand and in New South Wales, where the maximum pension is 10s. a week, the claimant is eligible for the pension, on arriving at the age of 65, whether he is able to work or not. But in Victoria a claimant may arrive at the statutory age of 65 years, and yet be refused a pension, or have one fixed at a lower sum than 8s. a week, if he appears to be physically capable of earning his own living, in whole or in part.

As a result of this different treatment, the proportion of pensioners in the aged population is very much smaller in Victoria than in New South Wales. The following figures refer to the year 1905 (p. 270, "Victoria Year-Book," 1905).

	Victoria.	New South Wales.
Estimated number of persons aged 65 years and upwards .	68,760	53,900
Number of persons receiving old age pensions . . .	11,055	20,737
Proportion of those eligible on an age basis receiving pensions	16 per cent.	38 per cent.
Annual amount payable . .	£197,000	£491,000

But it is not certain if this difference will be continued very long. Mr Brent, the

Prime Minister of Victoria, speaking at Brighton (Australia), on the 16th February 1907, stated: "We intend to increase the payment to the old age pensioners from 8s. to 10s. a week. These men and women [*i.e.* the pensioners] helped in the pioneering of this country, and when we now find them old and decrepit, I am sure you will think we are right in asking you to say they should have 10s. a week." W. S.

VI. Belgium

By W. F. H. Jeffes, Brussels

The question of Old Age Pensions was under discussion for some years in Belgium, and minor schemes of insurance had received Government assistance, before finality was attained by the foundation of a comprehensive scheme under the law known as "La Loi sur les Pensions de Vieillesse," passed on the 10th May 1900.

The two main objects of this law are as follows:—

1. *Assisted Insurance.*—To encourage the

working classes to save, and to assist them by State contributions, by constituting a Fund which will secure to them at the age of 65 an annuity not exceeding 360 francs, which is equivalent to about tenpence per diem.

2. *Non-Contributory Pensions.*—To grant workmen or women, or ex-working men or women, special grants of 65 francs per annum when they are in want.

I. Assisted Insurance

A. *The Persons Assisted*

Articles 1 to 3 of the law of 1900 indicate the classes of persons whose insurance the State is prepared to assist.

Art. 1. (1) Persons insured at the Caisse Générale de Retraite[1] (Superannuation Fund Bank) through the intermediary of a Mutual Society

[1] The Caisse Générale de Retraite is under State control, and works in combination with the Savings Bank. It is an institution of public utility, and is not worked on profit-making lines.

recognised by the Government, upon condition that the amount paid in by such persons shall not exceed 60 francs per annum.

(2) All other persons insuring direct at the Caisse Générale de Retraite, except such as are hereafter excluded.

Art. 2. The following persons, although insured direct at the Caisse Générale de Retraite, are excluded from the benefit of this law, namely, those who pay in taxes and licenses a minimum sum of—

50 francs in towns of less than 10,000 inhabitants.
60 „ „ „ „ from 10,000 to 25,000 „
70 „ „ „ „ „ 25,000 to 50,000 „
80 „ „ „ „ „ 50,000 and upwards.

State employés who are entitled to a pension according to the laws and regulations to which they are subjected shall not, under any circumstances, be entitled to these premiums.

Art. 3. To be entitled to the benefit of these premiums, the parties must also fulfil the following conditions:—

(1) They must be of Belgian nationality, and have a residence in Belgium.

(2) They must be 16 years of age, unless they become affiliated to the Caisse Générale de Retraite through a recognised Mutual Society.

(3) They must own a "Caisse Général de Retraite" Book.

(4) They must make certain payments into the Bank upon this Book.

B. *The Payment of the Pension*

Although the law is stated to be for the purpose of securing to persons affiliated to the "Caisse de Retraite" at the age of 65 years an annuity not exceeding 360 francs, this is only the general principle on which the law is founded. It is the basis upon which the Caisse de Retraite calculates the amounts to be contributed by the party who desires to secure a pension or annuity, and it is the basis also on which the State calculates its premiums of encouragement. The contributors may, as a matter of fact, fix, with the sanction of the Caisse, and subject to the Caisse's regulations and tariffs, at what age and in what manner they will benefit by their savings and the premiums granted to them.

C. *The Premiums granted by the State*

As regards these premiums, the persons making payments into the "Caisse de Retraite" are grouped as follows :—

(*a*) Members born after the 1st January 1860. To these are granted premiums of 60 centimes per franc on the first 15 francs which they pay each year. They can, therefore, obtain premiums amounting annually to 60 cs. x 15, or 9 francs.

(*b*) Members born before the 1st January 1860. These are entitled to premiums on the first 24 francs paid, on the following conditions:—

(1) Members born between 1855 and 1859 receive a premium of 1 franc for each of the first 6 francs paid, and of 60 centimes per franc for each subsequent franc up to 24 francs. They are, therefore, entitled to a maximum premium of frs. 16.80 per annum.

(2) Members born between 1850 and 1854 receive premiums of fr. 1.50 on each of the first 6 francs they pay in, and 60 centimes on each subsequent franc up to 24 francs, making a maximum premium of frs. 19.80.

(3) Members born before the 1st January 1850 receive a premium of 2 francs on each of the 6 first francs, and 60 centimes on each subsequent frank up to 24 francs, making a maximum premium of frs. 22.80 per annum.

D. *General Conditions*

The State ceases to grant premiums when the sums inscribed on the member's book are sufficient to constitute for him an annuity of 360 francs. To fix this amount, all pay-

ments are considered as made with abandonment of capital, and the member is presumed to enter into the enjoyment of his annuity at the age of 65.

All the provinces and many towns also grant premiums to persons paying money into the Caisse de Retraite.

Those who become members must indicate at the time how they will pay and how they will subsequently benefit by such payments and funds.

If the member abandons the capital, the Caisse de Retraite transforms the sums he has already paid, increased by the interest, into annuities which are granted if he arrives at the age which he has fixed for the enjoyment of his pension.

If the member reserves the capital, the annuities are naturally smaller, as the Caisse pays to his heirs a sum equal to the amounts paid in less 3 per cent. for cost of administration.

This scheme of premiums of encouragement has proved very popular, there being no less than 850,000 persons affiliated to

the Caisse générale de Retraite either directly or through mutual societies.

Non-Contributory Pensions

Such pensions are very small, amounting to 65 francs, or about £2, 12s. per annum.

To be entitled to the above amount, the applicant must fulfil the following conditions :—

1. Must be a Belgian subject by birth or naturalisation or by marriage.
2. Must have had during at least one year prior to the application for such grant a residence or *domicile réel* in Belgium.
3. Must be aged at least 65 years. Persons aged from 55 to 58 years on the 1st January 1901 may, however, obtain this grant on attaining the age of 65 years, by paying certain small sums amounting together to 18 francs into the Caisse de Retraite.
4. Must be or have formerly been a workman, domestic, agricultural, industrial, or trade labourer, or the wife or widow of one of the foregoing.
5. Must be in want.

To be in want within the meaning of the Act, the applicant must be unable to maintain himself or herself in the average condi-

tion of the workman of the district engaged in the same trade, taking into account all his or her resources and burdens.

The above conditions are adjudicated by local committees, which work upon lines and subject to rules laid down by the Minister of Industry and Labour, and an appeal from the committee's decisions lies to the Governor of the Province. In no case do the committees entertain the application if the petitioner, being single, has a revenue of 360 francs per annum, or, being married, the applicant and wife enjoy a joint income of 600 francs per annum.

The following persons, although fulfilling the foregoing conditions, shall not under any circumstances be entitled to the grant of 65 francs per annum :—

(*a*) State employés such as postmen, gendarmes, etc., who receive pensions from the Government without having in any way contributed towards the constitution of the fund from which their pension is derived. This does not, however, apply to workmen formerly employed by the State railways.

(*b*) Persons lodged, fed, clothed and provided with fire by an institution or private person.

The Government, in passing this law, were careful to stipulate that any such grants should in no way prejudice the recipient's rights to the ordinary relief given by town and other local authorities, the Government's object not being to decrease the latter's burdens. The local authorities cannot, therefore, take into account this Government grant for the purpose of suppressing or reducing the relief usually granted by them previous to the passing of this law.

The number of recipients of this grant has attained 210,000 persons, or about 3 per cent. of the population.

Altogether, on these pension schemes the State now expends a sum annually of about fifteen million francs.

1st October 1907.

APPENDIX B

THE following table, relating to England and Wales, summarises, in the briefest possible manner, the results of the various official investigations made since 1890, regarding the number of the aged paupers. It is based on the following Parliamentary Papers: No. 36 H. of C. 1890; No. 265 H. of C. 1892; and No. 113 H. of C. 1904.

	1st August 1890.	1st Jany. 1892.	1st July 1899.	1st Jany. 1900.	1st Sept. 1903.
(1) Paupers 16 years of age and upwards[1]	—[3]	471,568[4]	469,939[4]	494,600[4]	490,513[5]
(2) Paupers 65 years of age and upwards[1]	245,687[5]	268,397[4]	278,718	286,929[4]	284,265[5]

(3) Ratio per cent. of paupers 65 years of age and upwards (figures in (2)) to total number of paupers 16 years of age and upwards (figures in (1)).	—	56·9	59·3	58·0	58·0
(4) Ratio per cent. of total number of paupers 65 years of age and upwards to total number of persons of the same age.[2]	18·0	19·4	18·7	19·2	18·3
(5) Ratio per cent. of indoor paupers 65 years of age and upwards to total paupers 65 years of age and upwards.	22·3	23·6	23·9	56·0	26·5

[1] Lunatics in asylums, licensed houses and registered hospitals, and vagrants are excluded; but other lunatics are not excluded, except in the figures for the 1st July 1899 and the 1st January 1900.

[2] The ratios per cent. have been calculated on estimates of the total population over 65 years of age.

[3] There is no return showing this number on 1st August 1890.

[4] Not excluding persons in receipt of relief constructively by reason of relief being given to wives or children.

[5] Excluding persons in receipt of relief constructively by reason of relief being given to wives or children.

APPENDIX C

THE following table, taken from Cd. 3618, 1907, summarises briefly the principal information available regarding the pensioners of public authorities and of some trade unions:—

	Number of Pensioners.	Amount given in Pensions in One Year.	Average Annual Pension.
		£	£
Army, Navy, and Civil Service Pensions, year 1905-06	171,815 (about)	7,903,369 (about)	34 Military. 50 Naval. 94 Civil Service.
Officers of Local Authorities and Police:			
England and Wales — Police and Others	24,244	1,352,808	56
Scotland — Police only	659	30,514	46
Ireland — Police	7,554	(about) 416,000	55
Ireland — Others	729	31,478	43

School Teachers:—			
England and Wales . . .	3,352[2]	92,313[1]	28
Scotland	457[2]	(about) 12,000	27
Ireland	2,020	67,020	33
Trade Unions (70) (United Kingdom) .	13,383	256,754	19
[*Friendly Societies and Trade Unions—*	*58,000*[3]	?	?]
England and Wales . . .	(*estimated*)		
Pension and Almshouse Charities:			
England and Wales . . .	25,000 (estimated)	370,000 (estimated)	15
Scotland	No information.		
Ireland			
[3] Total	249,213	10,532,256	

[1] This amount is not the amount given in one year, but is the sum of the amounts at the rate of which allowances were payable to the persons mentioned in the second column, being the number of persons in receipt of allowance, annuity, or pension at specified dates.

[2] Not including teachers receiving pensions awarded by School Boards from the local rates, as to whom no complete information is obtainable.

[3] The figure 58,000 is an estimate based on the results of the test census instituted by the Departmental Committee under Sir E. Hamilton, 1899. It is not included in the total (249,213).

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